

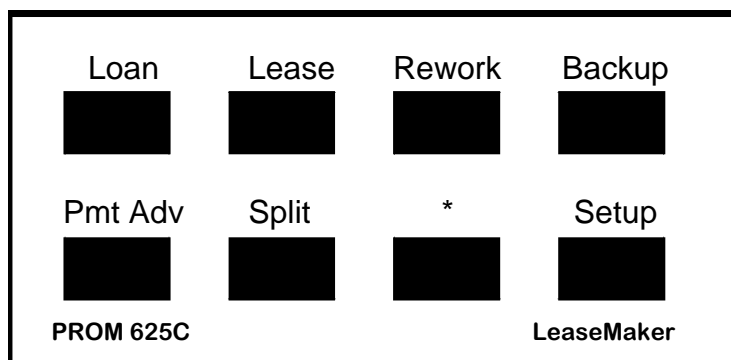
**625C User's Guide**  
**PROM<sup>®</sup> LeaseMaker<sup>®</sup>**



**TD Canada Trust**

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## Lease Routine - [Lease] Function Key

<u>Prompt</u>	<u>User Response</u>
LEASE	Press the [Lease] or [Rework] function key to start this routine.
FI ND PMT/CAP 1/2?_	Enter 1 to find the monthly payment, or 2 to find the price.
PRI CE xxxxxx. xx?_	(Appears if finding the payment.) Enter the price.
PMT xxxx. xx?_	(Appears if finding the price.) Enter the payment.
DN PMT xxxxx. xx?_	Enter the downpayment.
RESI D xxxxx. xx?_	Enter the residual value.
ACQ FEE xxx. xx?_	Enter the acquisition fee.
TERM/MO?_	Enter the term in months.
DAYS TO 1ST?_	Enter the number of days to the first scheduled payment is due. Default is 30, entries can be from 15 to 45 days.
RATE xx. xx%?_	Enter the lease interest rate.
BASE xx. xx%?_	Enter the base interest rate.

The monthly payment or price will appear in the display. To disclose the lease, continue to push [ENTER]. To start the routine again and rework the entered data, push the [Rework] function key.

PAYMENT	xxxxx. xx	Price.
PRICE	xxx. xx	Downpayment.
DN PMT	xxxxxx. xx	Acquisition fee.
ACQ FEE	xxxx. xx	Cap cost.
CAP	xxxxx. xx	Residual value.
RESID	xxxxxx. xx	Number & amount of payment.
xx PT@	xxxxx. xx	Days to first payment.
DAYS TO 1ST	xx	Extra days amount (if not zero).
EXT AMT	xxx. xx	Buydown cost. <sup>1</sup>
COST	xxxx. xx	

**[Rework] Function Key**

This key is used to start the most recently completed routine again without clearing any of the entered data. To accept the values shown at each prompt, just press [ENTER]. To change a value, simply enter the new value and press [ENTER].

**[Backup] Function Key**

This key is used to back the prompting routine up one entry to correct or review the entry just made. The key can be pressed several times to back up to the start of a routine.

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<sup>1</sup> Includes difference in extra days amount.

## Loan - [Loan] Function Key

This routine computes loans with both a fixed and variable interest rate. If the amortization and term are the same, the loan is computed as a fully amortizing loan; if not the same, then the loan is computed as a variable rate loan with the rate fixed for the initial term.

### Prompt

### User Response

LOAN	Push the [Loan] or [Rework] function key to start this routine.
FIND PMT/PR 1?_	Enter 1 to find the monthly payment, or 2 to find the price.
PRICE xxxxxx.xx?_	(Appears if finding the payment.) Enter the price.
PMT xxxx.xx?_	(Appears if finding the price.) Enter the payment.
DN PMT xxxxx.xx?_	Enter the downpayment.
TERM/MO xxx?_	Enter the term of the loan in months.
AMORT xxx?_	Enter the amortization period of the loan. This must be the same as or longer than the term.
DAYS TO 1ST xx?_	Enter the number of days to the first payment. The entry must be between 20 and 180 days.
RATE xx.xx%?_	Enter the initial interest rate percentage.
BASE xx.xx%?_	Enter the base rate (cannot be less than the interest rate).

PAYMENT	xxxxx.xx	Price
PRICE	xxxxx.xx	Downpayment
DN PMT	xxxxx.xx	Net advance
NET ADV	xxxxx.xx	Number & amt of payments
xx PT@	xxxxx.xx	Final payment
1 PT@	xxxxxx.xx	Amortization (in months)
AMORT	xxx	Days to first payment
DAYS TO 1ST	xxx	Total charges
CHG	xxxxxx.xx	Time price
TIME P	xxxxxx.xx	Buydown cost
COST	xxxxx.xx	

## Payment Advantage Loan - [Pmt Adv] Function Key

<u>Prompt</u>	<u>User Response</u>
PMT ADVANTAGE	Push the [Pmt Adv] or [Rework] function key to start this routine.
FIND PMT/PR 1?_	Enter 1 to find the monthly payment, or 2 to find the price.
PRICE xxxxxx.xx?_	(Appears if finding the payment.) Enter the price.
PMT xxxx.xx?_	(Appears if finding the price.) Enter the payment.
DN PMT xxxxx.xx?_	Enter the downpayment.
RESID xxxxx.xx?_	Enter the residual (balloon) payment amount.
TERM/MO?_	Enter the term in months.
DAYS TO 1ST?_	Enter the number of days before the next scheduled payment. Default is 30, entries can be from 20 to 45.
RATE xx.xx%?_	Enter the interest rate.
BASE xx.xx%_	Enter the base rate. This cannot be less than the interest rate.

PAYMENT	xxxxx.xx
PRICE	xxxxxxx.xx
DN PMT	xxxxx.xx
NET ADV	xxxxx.xx
xx PT@	xxxxx.xx
1 PT@	xxxxxxx.xx
DAYS TO 1ST	xxx
CHG	xxxxxxx.xx
TIME P	xxxxxxx.xx
COST	xxxxx.xx

Price.  
 Downpayment.  
 Net advance.  
 Number & amount of payments.  
 Final payment.  
 Days to first payment.  
 Total charges.  
 Time price.  
 Buydown cost.

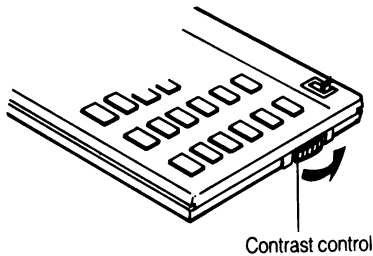
## Split Buydown Routine - [Split] Function Key

<u>Prompt</u>	<u>User Response</u>
SPLIT BUYDOWN	Push the [Split] function key to run this routine.
AMT #1 xxxxx.xx?_	Enter the amount to be financed at the first interest rate.
RATE #1 xx.xx%?_	Enter the first interest rate.
AMT #2 xxxxx.xx?_	Enter the amount to be financed at the second interest rate.
RATE #2 xx.xx%?_	Enter the second interest rate.
BASE xx.xx%?_	Enter the base interest rate. This cannot be less than rate #2.
TERM/MO xxx?_	Enter the term in months.
DAYS TO 1ST xx?_	Enter the number of days to the first payment (from 20 to 180).

BAL	xxxxxx.xx	Total amount of loan
RATE	xx.xx%	Blended interest rate
xx PT@	xxxxx.xx	Number & amount of payments
1 PT @	xxxxx.xx	Final payment
DAYS TO 1ST	xxx	Days to first payment
CHG	xxxxxx.xx	Total charges
TIME P	xxxxxx.xx	Time price
COST	xxxxx.xx	Buydown cost

## Battery Replacement & Maintenance

### Adjusting the Display Contrast



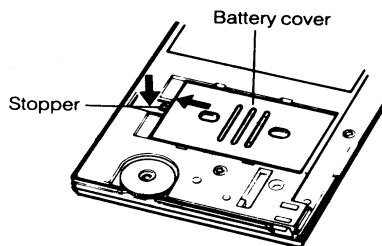
The calculator is equipped with a control to adjust the contrast of the LCD (liquid crystal display). While looking at the display from a position about 70 degrees above the keyboard, first increase the contrast until black squares are clearly visible behind the characters and then decrease the contrast slowly until the squares just disappear.

If the display contrast becomes too dim, the batteries should be replaced.

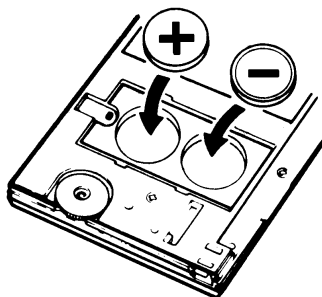
### Battery Replacement

To replace the batteries, you should first have replacement batteries at hand. Two lithium type CR2032 batteries and a small screwdriver are required.

- 1) Make sure the calculator is turned off. Place the calculator face down on a table with the contrast control in the upper left-hand corner (the writing on the back of the calculator will be right-side up).
- 2) Remove the Software Cartridge from the calculator.
- 3) Using a small screwdriver, remove the two screws holding the back. While lifting the edge of the calculator's back cover closest to you, slide it up to remove it.



- 4) Push down the stopper and slide the silver-colored battery compartment cover upwards to open the compartment; remove the cover. The batteries are now disconnected; remove and discard them.

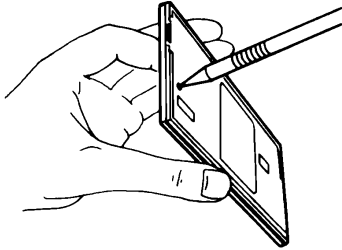


- 5) Install the new batteries, making sure the polarity (+ and -) is correct, and replace the battery compartment cover. (Make sure to replace the battery compartment cover--the batteries are not connected unless the battery compartment cover is in place.) Replace the back of the calculator by first hooking the 3 tabs on the top and then lowering the edge closest to you so you can replace the 2 screws.

- 6) Replace the Software Cartridge in the calculator. If it has been out of the calculator for more than about 5 minutes, you will have to initialize it. See below.

## **Initializing the Software Cartridge**

If the calculator does not operate after you replace the batteries and you have a Software Cartridge, you should initialize the Software Cartridge with the following steps. If you have a RAM card and the calculator does not operate, the RAM card needs to be reprogrammed from a Master Flash Card.



1) Install the Software Cartridge in the calculator. With a pencil or straightened paper clip and the calculator ON, push the "ALL RESET" button on the left side of the back of the calculator. You should see 4 stars in the display (2 on the left, 2 on the right). (On some calculators, there may be a white label over the "ALL RESET" button. If so, gently lift up the lower left corner to reveal it)

2) Push [ENTER]. You should now see a single star at the right edge of the display.

3) Turn the calculator off, wait a few seconds, and then turn it back on. You should see "0." in the display. The calculator is now ready to be configured.

4) Push the [Setup] key. You should see "CONFIGURING. . ." appear for a moment and then "CODE?\_". Press [ENTER]. The calculator is ready for use.

## **Year 2000 Compliant**

The routines in this calculator are not date aware. They will run properly in the Year 2000 and thereafter.

## **Setup Routine - [Setup] Function Key**

Code?\_

Push the [Setup] key to get the "CODE?\_" prompt and then enter the appropriate code (see below).

## **Configuring the Calculator**

Code = 625

Use code 625 to configure the calculator.

**Notes:**

## **Programming RAM Cards with a Master Flash Card**

CODE = 6250                      Use this code to transfer the program from a calculator with a Master Flash card to another calculator with an 8K or 16K RAM card using an EA129C cable.

The sequence to follow is:

- 1) On the calculator with the RAM card, turn it on, push the ALL RESET button on the back, and then push [ENTER] to clear the existing contents of the RAM card.
- 2) Connect the two calculators with an EA-129C cable. One of the calculators must have a master Flash card in it, and the other calculator must have either an 8K or 16K RAM card in it.
- 3) Push the [Setup] key on the master calculator to prepare for the transfer and enter the code number 6250 in response to the CODE?\_ prompt.
- 4) Push the "IN" button on the target calculator. (Use a pencil tip or end of a paper clip.)
- 5) Push [YES] on the master calculator to start the transfer.
- 6) A single star will appear on the screen of the target calculator while the transfer is taking place. Make sure to allow enough time for the transfer to complete -- it takes over 5 minutes to transfer the program. When the transfer is finished, a "0." will appear on the target calculator and "DONE" will appear on the master.

## **Determining the Program Version**

To determine the version of the program and card type, push the [Setup] function key and then push [ENTER] twice at the CODE?\_ prompt. The version information will appear as:

625C/xxx. x. x yyK

xxx.x.x is the program version, yy is the size card. 8K and 16K are RAM cards, and 32K is a Master Flash card. If you have a Master Flash card and an interconnecting cable, you can program calculators with 8K or 16K RAM cards.

## Installing Your Name in the LeaseMaker

You can install your name (or an identification number, telephone number, or other message) in the LeaseMaker Calculator. Once installed, your name will appear briefly each time you start a routine.

To install your name, push the [Setup] key and enter a code of 726 in response to the "CODE?\_" prompt. The message "INSTALL NAME" will appear briefly, followed by a single question mark, "?\_".

To enter a character (letter, number, or symbol), enter the appropriate code number from the table below and push [ENTER]. The character will appear in the display followed by a question mark. Enter the code number for the next character and push [ENTER] again. Continue entering code numbers for all the characters you wish to enter, and then push [ENTER] when you're done. If you make a mistake, push the [Backup] key to erase the last character.

You can enter up to 16 characters. The first character must not be a space (code 27), however, spaces can be used in any other position.

For example, to enter the name "LARRY 555-1234", enter the code numbers 12, 1, 18, 18, 25, 27, 35, 35, 35, 28, 31, 32, 33, 34.

To remove a name without installing a new one, start the Install Name routine and just push [ENTER] when the "?\_" prompt appears.

### Character Code Table

A	1	P	16	1	31	(	46
B	2	Q	17	2	32	)	47
C	3	R	18	3	33	+	48
D	4	S	19	4	34	,	49
E	5	T	20	5	35	.	50
F	6	U	21	6	36	/	51
G	7	V	22	7	37	:	52
H	8	W	23	8	38	;	53
I	9	X	24	9	39	<	54
J	10	Y	25	!	40	=	55
K	11	Z	26	"	41	>	56
L	12	(space)	27	#	42	?	57
M	13	-	28	\$	43	@	58
N	14	*	29	%	44		
O	15	0	30	&	45		