

# Amortization Plus - Lump Sum Calculations

## Lump Sum Deposit Calculation

The Lump Sum Deposit calculation can be used to determine interest earned on a lump sum deposit.

Present/Future Value of Lump Sum Deposit

ID Number	Description
12-3456	Savings

Calculate?  No Calc.  Future Value  Maturity Date  Interest Rate  Deposit Amount

Compounding: Annual      Compute Year Length: 365

Date Deposited: 10/25/2009

Deposit Amount: 50,000.00

Interest Rate: 5.000000      10.500000 = 10.5%

Maturity Date: 07/21/2013      Deposited for 3 years, 8 months, 26 days.

Future Value: 60,000.00

Number of whole compounding periods: 5

Number of additional days: 0      (Set to 0) (Calc'd using Simple Interest)

Buttons: Add, Edit, Previous, Next, Reports, Chart, Delete, Close

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## Lump Sum Report

Here is an example of a Lump Sum Report.

TIME VALUE OF MONEY - LUMP SUM		Client: 83-88232 - Hansen Limited, LLC - 12/31/09		
Loan: 12-3456 - Savings		Format: Detail	Range: 1 - 5	
Memo:				
<b>Date Deposited:</b> 10/25/09	<b>Deposit Amount:</b>	\$50,000.00	<b>Calculate?:</b> Maturity Date	
<b>Maturity Date:</b> 07/21/13	<b>Future Value:</b>	\$60,000.00	<b>Compounding:</b> Annual	
<b>Deposited for:</b> 3 years, 8 months, 26 days.				
<b>Comp. periods:</b> 5			<b>Interest Rate:</b> 5.000000 %	
<b>Additional days:</b> 0			<b>Days in Year:</b> 365	
Date	Period	Payment	Interest	Balance
10/25/09	0	50,000.00		50,000.00
10/25/10	1		2,500.00	52,500.00
10/25/11	2		2,625.00	55,125.00
10/25/12	3		2,756.25	57,881.25
10/25/13	4		2,894.06	60,775.31
10/25/14	5		3,038.77	63,814.08
	<b>Total Interest</b>		<u>13,814.08</u>	

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