

**CAR AND TRUCK  
FINANCING?  
LEASING?  
EASY AS GMAC**



# **GMAC FINANCING PROGRAM MODULE**

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Before using the GMAC ROM Module in your HP41CV computer have your GMAC representative explain the creditor insurance, insurance caps, and tax calculations.

## **EQUAL PAYMENTS:**

Press "EQ PMT." Enter APR, TERM, any ODD DAYS, AMT to FIN, and any CREDITOR INS. If there are no ODD DAYS and NO CREDITOR INSURANCE, enter 0. Press PVS key after each entry

Read: PMT, FN CHG, LN 5, CONTRACT, LI & AGH

## **CONTRACT:**

Press gold key and "CONTRACT." Enter as above plus selling price, trade, etc

Read: as above, plus other contract data

## **BALLOON:**

Press "BALLOON." Enter as for EQ PMTS, plus the AMT. of the desired balloon PMT, or the desired EQ PMT. AMT., plus "LEVEL INS RATE"

Read: as for EQ PMTS

## **PICK-UP PAYMENT:**

Press "PU PMT." Enter as for EQ PMTS, PLUS AMTS, and terms of the PU notes, plus "LEVEL INS. RATE"

Read: as for EQ PMTS

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## EMPLOYEE PAYROLL DEDUCTION PLAN:

Press "EPDP." Choose weekly or semimonthly  
PMTS. And enter other items as for EQ PMTS

READ: as for EQ PMTS

## DIRECT LEASING PLAN:

Press "DLP." Enter COST, RESIDUAL, TERM and  
TAX RATE

Read: PMT (to read TAX AMT, press gold key  
and "TAX")

To change PMT, press R/S key and enter new  
PMT

To change COST, press R/S key and enter COST

## ADD-ON APR:

Press "ADD/APR." Enter TERM and APR

Read: ADD-ON or enter zero for APR and en-  
ter the ADD-ON rate and read the correct APR

# ADDITIONAL INSTRUCTIONS

Using your new GMAC FINANCING  
PROGRAM MODULE

## EQUAL PMTS:

Press "EQ PMT" key —  
Computer will ask — CUST APR?

Enter the information as prompted and press  
R/S key each time.

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If there are no additional days, no life or no AGH, enter a zero and press the R/S key.

When the payment is calculated you can view the Finance Charge, Line 5 Contract Balance and Creditor Insurance by pressing the R/S key.

### BALLOON PAYMENTS:

Press "BALLOON" and proceed as above — enter the amount of the balloon if you want the equal payments calculated or enter zero for the balloon and enter the desired monthly payment if you want the balloon calculated.

The level rate? Asks for the creditor insurance rate on the balloon payment. If you enter zero, the balloon will not be insured.

### PICK-UP PAYMENTS:

Press "PU PMT" and proceed as above. The creditor insurance on the PU PMTS prompts the same as for balloons.

### PAYROLL DEDUCTION:

Press "EPDP" and proceed as prompted. The program prompts for the number of "Weekly Payments" first; if you want semimonthly, enter a zero for weekly.

### DLP:

Press "DLP" and follow the prompts. Enter the tax as a percent of the monthly payment — 0, 1.5, 2, 5 or whatever applies locally. The tax amount can be read by pressing the gold key and "DLP." To change the payment or cost, back and forth, press R/S key and enter the figure.

ADD-ON/APR is a separate program for converting an ADD-ON to an APR or an APR to an ADD-ON.

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# ADDED FEATURES:

## CHANGES:

On equal payment contracts you can change the PAYMENT, APR, TERM, ODD DAYS or AMOUNT FINANCED by pressing the desired "NEW" key on the top row.

## REVIEW:

The payment can be viewed again and the other results reviewed at anytime by pressing the "REVIEW" key.

## INSURANCE CAPS:

You must enter the life and A&H caps applicable for your dealership before calculating payments. You can review or change these at anytime by pressing the gold and "INS CAPS" keys.

## CONTRACT DATA:

If you want the calculator to perform the contract arithmetic, press the gold and "CONTRACT" keys. Then enter all the data such as selling price, trade, etc.

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INS CAPS

FL DOC

NEW PMT  
CONTRACT

NEW APR

NEW TERM

ODD DAYS

NEW COST  
TAX

EQ PMT

BALLOON

PU PMT

EPDP

DLP

REVIEW

ADD/APR

GMAC

FINANCING PROGRAM