



## Getting Started With LoanPDA™ 5.0

- *Verification*
- *Basics*
  - A. *Add A Record*
  - B. *Edit A Record*
  - C. *Delete A Record*
- *Rewards*
  - A. *Select records*
  - B. *View Records*
- *Advanced*
  - A. *Obtain loan payoff balance and total interest paid.*
  - B. *Track annual payoff balance and interest paid.*
  - C. *Track additional payments toward principal.*
  - D. *Track monthly payments that differ from actual interest charged.*
  - E. *Forecast a monthly payment for a zero mortgage on 65th birthday.*
- *Emailing/Exporting*



## Verification

After you have completed your iTunes® installation of LoanPDA™ 5.0 onto your iPhone®, you will see a new smiley face icon labeled 'LoanPDA™'. Tapping on this icon will bring up the LoanPDA™ main menu where your entries/records are listed. The listed LoanPDA™ records are for example purposes for now. You may delete them at a later time. Ok, now tap on the '(+)' button in the upper right corner; this will bring up the screen titled 'Entry'. If you are an experienced iPhone® user, feel free to change any of the fields, otherwise just tap on the 'Save' button in the upper right hand corner. You have just made your first LoanPDA™ entry. Your new entry should now appear on the main menu with your other LoanPDA™ record examples. If you don't see it at first, scroll down a little. Verification of LoanPDA™ 5.0 installation is complete.

LoanPDA™ *main menu where your LoanPDA records are listed.*

Edit		LoanPDA™	+
<b>Business Loan</b>			
10yr @ %5.0 = \$265.16 /New Compu...			<b>\$25,000.00</b>
05yr @ %10.0 = \$318.71 /Short term...			<b>\$15,000.00</b>
<b>My Car</b>			
05yr @ %3.0 = \$449.22 /Credit Union...			<b>\$25,000.00</b>
05yr @ %3.5 = \$436.60 /Dealer finan...			<b>\$24,000.00</b>
<b>My Home</b>			
15yr @ %3.5 = \$1,787.21 /Refi Optio...			<b>\$250,000.00</b>
29.3yr @ %4.25 = \$1,108.97 /Refi Str...			<b>\$222,913.08</b>
30yr @ %5.275 = \$1,245.94 /Original...			<b>\$225,000.00</b>
	Payment	\$	Payoff <b>All</b>

## Basics

To help you get started, try out some of these LoanPDA™ basics:

### A. Add A Record

There are two ways to add a record. Use the '(+)' button on the main menu where your LoanPDA™ records are listed or copy an existing record. Using the '(+)' button option is also where you can create a new Category.

1. Here's how to use the '(+)' button on the LoanPDA™ main menu.

1.1 Tap on the '(+)' button.

1.2 A new record is presented in the 'Entry' screen with default values.

1.3 Scroll down and tap on the Description field and give your loan a name (for example, My Car, Home, 2nd Mortgage).

1.4 Change any field by tapping on arrow to the far right of it and using the popup keyboard, then tap the 'Save' button, for the individual field. The fields marked with "--> LoanPDA™ " (for example, P&I) are calculated fields and are automatically updated when you tap the 'Done' button, indicating you are done with all the fields.

1.5 Change or add a new Category by tapping on the arrow next to it, select a category from the Category picker, and tap (Save). Or, you may add a new Category by selecting '(+)enter new category' and enter the new Category using the popup keyboard and tap the 'Save' button.

1.6 When you are done with all the fields, tap the 'Done' button in the upper right of the 'Entry' screen.

1.7 Your new record will be presented on the LoanPDA™ main menu screen along with any other records in the same Category. LoanPDA™ knows these are the ones of interest right now. To re-list all of your records, tap on the LoanPDA™ smiley face icon on the bottom right of the main menu, then tap "ALL" in the Category picker screen.

*A new record is presented in the 'Entry' screen with default values.*

The screenshot shows the 'Entry' screen of the LoanPDA™ application. At the top, there are 'Cancel' and 'Save' buttons. The screen displays the following fields with their default values:

Field	Value
Category	myCategory
Price	\$125,000.00
% Down	---
Down	\$0.00
Loan	\$125,000.00
% Rate	7.5
# Months	360
P&I	-----> LoanPDA™ ----

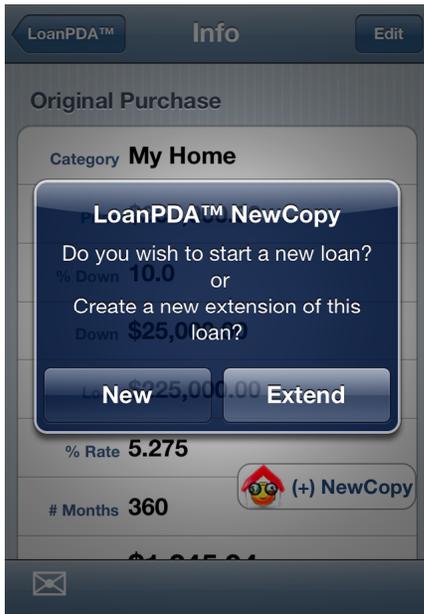
2. To copy an existing record.

2.1 Tap on the record you want to copy from the LoanPDA™ main menu screen, and then tap on the 'NewCopy' button in the subsequent 'Info' screen.

2.2 Reply to the prompt "Do you wish to start a new loan?" by tapping on the 'New' button. (We will discuss the 'Extend' button later).

2.3 Your copied record is now displayed in the 'Entry' screen ready for modification. The FromDate and ToDate of your new entry are updated to today, as is your Entry Date field. The original record you copied remains unaltered.

*Reply to the prompt "Do you wish to start a new loan?" by tapping on the 'New' button.*



## B. Edit A Record

1. To edit a record.

1.1 Tap on the record you want to edit while in the LoanPDA™ main menu where your records are listed.

1.2 Your selected record is presented in the 'Info' screen.

1.3 Tap on the (Edit) button in the upper right to change to edit mode. Your selected record is now presented in edit mode, ready for modification.

1.4 You may change the Category by tapping on the arrow next to it, select a category from the Category picker, and tap 'Save'.

1.5 You may change any date field by tapping on the arrow to the far right of it and using the date picker to select a date, and tap 'Save'.

1.6 You may change any other field by tapping on the arrow to the far right of it and using the popup keyboard, then tap the 'Save' button for the individual field. The fields marked with "--> LoanPDA™ " (for example, P&I) are calculated fields and are automatically updated when you tap the 'Done' button, indicating you are done with all the fields. Warning messages are used to assist in correct field entry.

1.7 You may specify a down payment by entering a percentage next to '% Down' or a fixed dollar amount next to 'Down'. Please do not enter both. When entering a percentage, the fixed dollar amount field will be updated the next time you tap the 'Done' button. The percentage is based on the 'Price' dollar amount.

1.8 You may specify a property tax by entering a percentage next to '% Tax' or a fixed dollar amount next to 'Tax'. Please do not enter both. When entering a percentage, the tax dollar amount field will be updated the next time you tap the 'Done' button. The percentage is based on the 'Price' dollar amount.

1.9 You may specify a property insurance premium by entering a percentage next to '% Insurance' or a fixed dollar amount next to 'Insurance'. Please do not enter both. When entering a percentage, the insurance dollar amount field will be updated the next time you tap the 'Done' button. The percentage is based on the 'Price' dollar amount.

1.10 When your satisfied with your changes, tap the 'Done' button.

1.11 Tap the 'LoanPDA™' button in the upper left to go back to the LoanPDA™ main menu. Your edited record will be presented on the LoanPDA™ main menu screen along with any other records in the same Category. LoanPDA™ knows these are the ones of interest right now. To re-list all of your records, tap on the LoanPDA™ smiley face icon on the bottom right of the main menu, then tap "ALL" in the Category picker screen.

## C. Delete A Record

You may delete a record by first tapping the 'Edit' button in the upper left corner of the LoanPDA™ main menu screen, where your records are listed. Select the record you want to delete by tapping the far left column, and confirm the delete by tapping the presented red 'Delete' button. You can change your mind by tapping the far left column again, before tapping the 'Delete' button. It's easier than it sounds. Try it.

## Rewards

After the Basics you reap the rewards. The basics covered the common need for a quick and easy loan calculator. But, LoanPDA™ is much more than that. LoanPDA™ allows you to quickly and easily review and compare ALL of your LoanPDA™ entries. LoanPDA™ does this in two simple ways. First, it enables you to select and group by Category to list only the entries you want to compare. For example, list multiple 15 year and 30 year loans, with different interest rates, down payments, loan amounts, and immediately compare the principal and interest payments on one screen. Or, view Car loans at 3 year, 4 year, and 5 year terms. You can even use the email/export feature to report or upload the selected entries to a spreadsheet. Second, it allows you instant viewing of all the selected entries payment amounts (P&I) and payoff amounts (Total Interest, Principle Balance) on one screen, simply by tapping on the 'Payment' or 'Payoff' buttons on the bottom of the LoanPDA™ main menu screen. This is a convenient and quick analysis tool to help you get that best deal.

### A. Select records

You may select and group records by simply changing the Category by tapping on the icon on the bottom right of the LoanPDA™ main menu screen. The icon will reflect 'All' when no Category is selected and the smiley face LoanPDA™ icon when a Category is being viewed. When this icon is tapped, a Category picker screen will be displayed. You may tap on the 'ALL' button or select a specific Category. Only entries matching your requested Category will be listed.

#### 1. To select records by Category.

1.1 Tap on the icon on the bottom right of the LoanPDA™ main menu screen and select a Category.

1.2 Record(s) within your selected category are now listed in the LoanPDA™ main menu screen. If no records exist within your selected Category, no records will be listed.

*Select and view only records in “My Home” category.*



**B. View Records**

The 'Info' screen allows you to view and edit your records. However, there are additional special viewing features available to quickly scan your data. These are the dynamic buttons on the bottom middle of the LoanPDA™ main menu screen. By dynamic, we mean, not only super and great, but on the fly change. By simply tapping on 'Payment' or 'Payoff', the listed records will instantly change to your requested view. It's great; you don't even have to leave the screen. For example, 'Payment' displays the loan term in years, the rate, the principle and interest payment (P&I), the loan amount, and a snippet of your loan Description for reference. 'Payoff' will show the same loans, in the exact same spots, repeating the term and rate info, but now reflecting the number of payments made on the loan (zero for none) with the total interest (i=) and principle balance (p=) of the loan. 'Payoff' also reflects the substitute payment amount (MyP&I), in place of the P&I, when you are using that feature (See Advanced for more about myP&I).

*By simply tapping on 'Payment' or 'Payoff', the listed records will instantly change to your requested view.*

Edit
LoanPDA™
+

**Business Loan**

10yr @ %5.0 = \$265.16 /New Compu...  
**\$25,000.00**

---

05yr @ %10.0 = \$318.71 /Short term...  
**\$15,000.00**

**My Car**

05yr @ %3.0 = \$449.22 /Credit Union...  
**\$25,000.00**

---

05yr @ %3.5 = \$436.60 /Dealer finan...  
**\$24,000.00**

**My Home**

15yr @ %3.5 = \$1,787.21 /Refi Optio...  
**\$250,000.00**

---

29.3yr @ %4.25 = \$1,108.97 /Refi Str...  
**\$222,913.08**

---

30yr @ %5.275 = \$1,245.94 /Original...  
**\$225,000.00**

✉
Payment \$ Payoff
All

Edit
LoanPDA™
+

**Business Loan**

10yr @ %5.0: 8pmts @ \$265.16  
**i= \$814.39 p= \$23,693.11 \$25,000.00**

---

05yr @ %10.0: 8pmts @ \$318.71  
**i= \$954.04 p= \$13,404.36 \$15,000.00**

**My Car**

05yr @ %3.0: 8pmts @ \$449.22  
**i= \$472.79 p= \$21,879.03 \$25,000.00**

---

05yr @ %3.5: 8pmts @ \$436.60  
**i= \$529.89 p= \$21,037.09 \$24,000.00**

**My Home**

15yr @ %3.5: 0 pmts @ \$1,787.21  
**i= \$0.00 p= \$250,000.00 \$250,000.00**

---

29.3yr @ %4.25: 0 pmts @ \$1,108.97  
**i= \$0.00 p= \$222,913.08 \$222,913.08**

---

30yr @ %5.275: 8pmts @ \$1,245.94  
**i= \$7,880.60 p= \$222,913.08 \$225,00...**

✉
Payment \$ Payoff
All

### Advanced

The 'Payoff' related fields. We're sure you have noticed the 'Payoff' button in the bottom middle of the main menu screen, as well as the 'Payoff' fields at the end of the 'Info' screen. This is where a small tap becomes a major league financial hitter. This is a very powerful and flexible analysis tool. The following five common uses will help you get started:

- A. Obtain loan payoff balance and total interest paid.
- B. Track annual payoff balance and interest paid.
- C. Track additional payments toward principal.
- D. Track monthly payments that differ from actual interest charged.
- E. Forecast a monthly payment for a zero mortgage on your 65th birthday.

### A. Obtain loan payoff balance and total interest paid.

The payoff fields enable you to obtain your loan payoff balance and total interest paid. You do this by entering the 'FromDate' (also known as start date or first payment date) and 'ToDate' of the loan. This feature allows you to obtain a current balance by selecting today's date using the 'ToDate' date picker, or enter a future date for a future balance. For example, what will the payoff balance be on your 65th birthday or ten years from now?

Please note: When entering From and To dates LoanPDA™ does not split months. Example, if you have two payments a month, LoanPDA™ will count the payments two at a time. If you need to split months, you can always enter the number of payments paid directly (#PmtsPd).

#### 1. To obtain loan payoff balance and total interest paid.

1.1 While in the LoanPDA™ main menu screen, tap on the desired record.

1.2 Your selected record is now presented in the 'Info' screen.

1.3 Scroll to the 'Payoff' fields at the end of the screen.

1.4 Tap on the 'Edit' button in the upper right of the 'Info' screen. Your payoff fields are now available for update, '#PmtsPd' (number of payments paid), 'FromDate' (from date, also known as start date), 'ToDate' (to date, also known as end date), and MyP&I (My principal and interest payment). Two additional fields are included for calculation, 'Interest Pd', and 'Payoff'.

1.5 Ensure the 'FromDate' is the start date of the loan, also known as the first payment date. If not, tap on the field and use the date picker screen to set the date.

1.6 Ensure the 'ToDate' is today. If not, tap on the field and use the date picker screen to set the date.

1.7 Tap the 'Done' button in the upper right of the screen. This automatically updates the calculated fields.

1.8 The number of payments paid, calculated by LoanPDA™ for the dates entered, is presented in the '#PmtsPd' field. This is convenient if you need to cross reference this number to a payment schedule. (Tip: You have the option to enter this number yourself directly, however, LoanPDA™ will update both the From and To dates to today.)

1.9 The loan payoff balance is presented in the 'Payoff' field.

1.10 The total interest paid is presented in the 'Interest Pd' field.

*The 'Payoff' fields at the end of the Info screen.*

The screenshot shows the 'Info' screen in the LoanPDA™ application. At the top, there is a blue header with 'LoanPDA™' on the left, 'Info' in the center, and an 'Edit' button on the right. Below the header, the screen displays the following information:

- Entry Date: Jan 1, 2012
- Payoff Info (indicated by a downward arrow)
- #Pmts Paid: 8
- FromDate: Jan 1, 2012
- ToDate: Aug 13, 2012
- My P&I: ---
- Interest Pd: **\$7,880.60**
- Payoff: **\$222,913.08**

At the bottom of the screen, there is a blue bar with a white envelope icon on the left.

## B. Track annual payoff balance and interest paid.

The Payoff fields allow you to track your annual balance and interest paid. You do this by copying the loan once a year with the 'NewCopy' 'Extend' button feature. For example, after five years you would have five entries. The instructions below are an example of calculating annual taxes based on a calendar year starting on the first of January.

1. To track annual payoff balance and interest paid.

1.1 Add and enter your loan using the above instructions for adding and editing a loan record.

1.2 Ensure the From date is set to the start date of your loan, also known as first payment date.

1.3 Ensure the To date is set after your year end payment after the 1st of December, but in December. For example, December 5, 2012.

1.4 Tap the 'Done' button. The loan payoff balance is presented in the 'Payoff' field. The total annual interest paid is presented in the 'Interest Pd' field. We know you already knew this but now we are going to set up next years record with the following instructions.

1.5 Now, while in the LoanPDA™ main menu screen, tap on your loan record.

1.6 Your selected record is now presented in the 'Info' screen.

1.7 Tap on the 'NewCopy' button.

1.8 Reply to the prompt "Do you wish to start a new loan?..." by tapping on the 'Extend' button.

1.9 Your new loan entry is now displayed in the 'Entry' screen. The original record you copied remains unaltered.

1.10. Your new loan entry is presented with the 'Price' and 'Loan' amounts automatically updated with the prior loans payoff balance.

1.11 The '# Months' term of your new loan is automatically updated to reflect the remaining term of the copied loan.

1.12 The 'FromDate' and 'ToDate' fields (also known as start and end) of your new entry are automatically updated to the 1st of the following month of the copied loan's 'ToDate'. In our example, the copied 'ToDate' was December 5, 2012. Hence, the new 'FromDate' and 'ToDate' are January 1, 2013. In brief, the new loan starts where the prior one left off.

1.13 The '% Down' and 'Down' amount are set to zero in the new loan.

1.14 The '% Tax', and '% Insurance' are set to zero in the new loan, with the corresponding dollar amounts transferred from the copied loan to the new loan.

1.15 All other loan conditions remain the same.

1.16 Tap the 'Save' button.

1.17 The 'Interest Pd' field is automatically reset to zero.

1.18 Repeat these instructions once a year. Subsequent 'Extend' copies will automatically set the 'FromDate' to where the prior loan entry left off. So skip above step B1.2 (Ensure the 'FromDate'...). In our example, this will always be the first of January of the New Year.

### C. Track additional payments toward principal.

The Payoff Edit screen allows you to track monthly or one-time additional principal payments. You do this through the use of the 'MyP&I' field. This is a great tool for forecasting the impact of adding an extra \$100 a month to your payment. The instructions below are an example of starting to make additional payments toward principal next month.

#### 1. To track additional payments toward principal.

1.1 Add and enter your loan using the above instructions for adding and editing a loan record.

1.2 Ensure the 'FromDate' is set to the start date of your loan, also known as first payment date.

1.3 Ensure the 'ToDate' is set to after the first of this month and after this months payment.

1.4 Use the copy function with the Extend feature. For convenience we will repeat the steps.

1.5 Now, while in the LoanPDA™ main menu screen, tap on your loan record.

1.6 Your selected record is now presented in the 'Info' screen.

1.7 Tap on the 'NewCopy' button.

1.8 Reply to the prompt "Do you wish to start a new loan?..." by tapping on the 'Extend' button.

1.9 Your new loan entry is now displayed in the 'Entry' screen. The original record you copied remains unaltered.

1.10. Your new loan entry is presented with the 'Price' and 'Loan' amounts automatically updated with the prior loans payoff balance.

1.11 The '# Months' term of your new loan is automatically updated to reflect the remaining term of the copied loan.

1.12 The 'FromDate' and 'ToDate' fields (also known as start and end) of your new entry are automatically updated to the 1st of the following month of the copied loan's 'ToDate'. In our example, the copied 'ToDate' was December 5, 2012. Hence, the new 'FromDate' and 'ToDate' are January 1, 2013. In brief, the new loan starts where the prior one left off.

1.13 The '% Down' and 'Down' amount are set to zero in the new loan.

1.14 The '% Tax', and '% Insurance' are set to zero in the new loan, with the corresponding dollar amounts transferred from the copied loan to the new loan.

1.15 All other loan conditions remain the same.

1.16 Tap the 'Save' button.

1.17 The 'Interest Pd' field is automatically reset to zero.

1.18 Determine your extra payment amount. Calculate the sum of the extra amount with the regular principal and interest payment displayed in the 'P&I' field. Do not use the PITI amount, we do not want to include taxes and insurance. For example, if you want to add an extra \$100 a month and the P&I field is \$1542.00, then the sum is \$1642.00.

1.17 Enter the payment sum (our example was \$1642.00) into the 'MyP&I' field.

1.18 Repeat these instructions every time your payment changes. For example, if you decide to make the \$1642 for only a few months, use the copy function with the Extend feature after your last \$1642 payment and enter your original payment (\$1542) into 'MyP&I' field of the new extended loan. Each 'NewCopy' with 'Extend' will set the new loan to where the prior loan entry left off. So skip above step C1.2 (Ensure the From date...). Note: When you reduce the principal of your original loan amount, the amortization of the new principal results in a lower principal and interest payment amount. You will notice this in the 'P&I' field. However, mortgage companies generally do not allow you to pay less. That is why it is necessary to enter the original payment (\$1542) back into the 'MyP&I' field.

D. Track monthly payments that differ from actual interest charged.

The payoff fields allow you track increases and decreases to principal when your monthly payment differs from the actual interest being charged. You do this by entering your monthly principal and interest payment amount in the 'MyP&I' field. This is a must for interest only payments or Adjustable Rate Mortgages (ARM). ARM's vary in how often your payment and interest rate change. LoanPDA™ allows you to easily create an entry for each change and constantly maintains your payoff balance whether you have negative or positive amortization. For example, if your interest rate changes once a year, you would have one entry per year. For each new entry, you only change two fields, your new interest rate, and the principal and interest payment you are writing a check for ('MyP&I'). LoanPDA™ does the rest.

1. To track monthly payments that differ from actual interest charged.

1.1 Add and enter your loan using the above instructions for adding and editing a loan record.

1.2 Ensure the 'FromDate' is set to the start date of your loan, also known as first payment date.

1.3 Ensure the 'ToDate' is set to after the first of this month and after this months payment.

1.4 Use the 'NewCopy' function with the 'Extend' feature. If necessary, please review the steps in previous paragraph C.

1.5 Enter your new interest rate into the 'Rate' field of the new loan.

1.6 Enter your new principal and interest payment into the 'MyP&I' field of the loan. Do not use your PITI amount, we do not want to include taxes and insurance here.

1.7 Save the changes.

1.8 The 'P&I' field is presented with the newly calculated principal and interest to be charged by the mortgage company.

1.9 The 'Interest Pd' field is automatically reset to zero. The 'Loan' and 'Payoff' balance are automatically updated for the new loan.

1.10 Repeat these instructions every time your payment or interest rate changes. Each 'NewCopy' with 'Extend' will set the new loan to where the prior loan entry left off. So skip above step D1.2 (Ensure the From date...).

E. Forecast a monthly payment for a zero mortgage on your 65th birthday.

The combination of the above features enable you to forecast how much you need to pay a month to have the mortgage paid off by a certain date in the future. For example, the date of your retirement. If you are already retired or over 65 years old, we salute you. The instructions below are for a 30 year fixed mortgage.

1. To forecast a monthly payment for a zero mortgage on your 65th birthday.

1.1 Add and enter your loan using the above instructions for adding and editing a loan record.

1.2 Ensure the 'FromDate' is set to the start date of your loan, also known as first payment date.

1.3 Ensure the 'ToDate' is set to after the first of this month and after this months payment.

1.4 Use the 'NewCopy' function with the 'Extend' feature. If necessary, please review the steps in previous paragraph C.

1.5 The 'FromDate' and 'ToDate' (also known as start and end dates) of your new loan are automatically updated to the 1st of the following month. In brief, the new loan starts where the prior one left off.

1.6 Tap on the 'ToDate' field and use the dart picker to enter your 65th birthday.

1.7 Save the changes.

1.8 Copy and enter the newly calculated '#PmtsPd' number into the '#Months' term of the new loan field.

1.9 Save the changes.

1.10 The newly calculated 'P&I' amount is the minimum principal and interest you need to pay each month to have a zero mortgage on your 65th birthday.

## Emailing/Exporting

The email/export functions. These functions are for exporting a copy of your selected LoanPDA™ entries to a spreadsheet (Excel is one of many) or simple report. Your original LoanPDA™ entries remain unchanged. A unique feature of the LoanPDA™ export is the integration of the 'Category' selection process. Only the records you have selected will be exported. Of course, if you have no selection criteria, all your LoanPDA™ entries will be exported.

There are two ways to export your LoanPDA™ records, as a file, or as an individual entry.

- Exporting a file creates an email attachment of a tab-delimited file for copying to a spreadsheet.
- Exporting a single record creates a formatted email of the record/entry as a report.

Tapping on the email icon located on the bottom left does both of these.

### Example of LoanPDA™ Export as a file.

1. While in the LoanPDA™ main menu where your entries are listed, tap on the email icon on the bottom left.
2. A formatted email is presented, ready to be sent to whom ever you want. Tap on the addressee line to enter the email address, or tap on the presented icon (plus sign) to select from your Contact list. Your listed LoanPDA™ records/entries are sent as an attachment file.

Note: Only the records you have selected using the list by 'Category' function will be exported, if you have no selection criteria, all your LoanPDA™ entries will be exported.

3. Tap the (Send) button in the upper right or, change your mind by tapping the (Cancel) button in the upper left.
4. You're done. Your original LoanPDA™ entries remain unchanged.

### Example of LoanPDA™ Export as a single record/entry.

1. While in the LoanPDA™ main menu where your entries are listed, tap on record/entry you wish to export.
2. This presents the 'Info' screen of your single LoanPDA™ record/entry. Tap on the email icon on the bottom left.
3. A formatted email is presented, ready to be sent to whom ever you want. Tap on the addressee line to enter the email address, or tap on presented icon (plus sign) to select from your Contact list. Your single LoanPDA™ record is reported in the body of the email.
4. Tap the (Send) button in the upper right or, change your mind by tapping the (Cancel) button in the upper left.
5. You're done. Your original LoanPDA™ record/entry remains unchanged.

As always, the first time you do something is generally the hardest. Once you have successfully completed the above steps, subsequent efforts will be routine. Enjoy LoanPDA™. If you have any questions or comments, please email us at [help@MoneyDiaryCentral.com](mailto:help@MoneyDiaryCentral.com). Thank you for choosing LoanPDA™ 5.0.