

# ADAGIO SYSTEMS, LLC/PRINCETON INVESTMENTS

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## Frequently Asked Questions

NoteSmith 2026

Updated October 1, 2025

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## Updates to NoteSmith 2026 since Initial Release

If your problem or question is referenced below and a fix is indicated, you may update during the current support year using your browser or from Help, Technical Support, Update within NoteSmith. See the manual for details on updating, which vary depending on your version of Windows or read the How To Update page below.

No updates to NoteSmith 2026 since release.

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## **How to 'Update' NoteSmith 2026**

Follow the detailed directions below to update your NoteSmith program file. Updating performs the same function as getting updates from Windows, for your web browser, or for your tax software. There are three ways to update: from File, Online, from your web browser, and when your NoteSmith computer is not connected to the internet. Whichever method you choose, follow those directions exactly!

### Method 1: Help, Technical Support, Update within NoteSmith

1. From NoteSmith, go to Help, Technical Support. On the Update tab, choose Connect. The FAQ and Newsletter files will be downloaded automatically. The program file dates are refreshed.
2. Compare the dates of the "Program" and "IRS" files on the web site and your local drive. If either the Program or IRS file date on the website is newer (more recent) than those on your local drive, choose the appropriate Update button to download the newer version to your computer.
3. Exit NoteSmith.
4. Right mouse click the NoteSmith icon in the Start menu (it may be in a NoteSmith folder in the Start menu), choose Run As Administrator, and the new files are installed.
5. Exit NoteSmith and restart normally.

### Method 2: Web browser

1. Start your web browser and go to either [www.NoteSmith.com](http://www.NoteSmith.com) or [www.NoteSmith.net](http://www.NoteSmith.net).
2. From the links on the web page, choose Support, then choose Downloads on the next page.
3. In the 2026 section, depending on your browser, either right mouse click NSApp.y25 and choose Save As or left mouse click and choose Save File. If your browser gives you a choice, you want the file saved to this location on your computer: C:\Users\Public\Princeton\NoteSmith2026. If it is saved elsewhere, make a note of the folder and copy the file to the C:\Users\Public\Princeton\NoteSmith2026 location when the download completes.
4. Exit your browser.
5. Right mouse click the NoteSmith icon (may appear in a NoteSmith folder in your Start menu), choose Run As Administrator, and the new files are installed.
6. Exit NoteSmith and restart normally.

### Method 3: NoteSmith Computer is not Connected to the Internet

1. Start the web browser on a computer that is connected to the internet (it does not need to be the computer where you intend to install NoteSmith) and go to either [www.NoteSmith.com](http://www.NoteSmith.com) or [www.NoteSmith.net](http://www.NoteSmith.net).
2. From the links on the web page, choose Support, then choose Downloads on the next page.
3. In the 2026 section, depending on your browser, either right mouse click NSApp.y25 and choose Save As or left mouse click and choose Save File. Make a note of the folder the browser uses.
4. Exit your browser.
5. Put a Flash Drive into this computer.
6. In Windows Explorer, find the folder where the download was saved. Right mouse click NSApp.y25 and choose Send To, then select the Flash Drive.
7. Take the Flash Drive to the NoteSmith computer, put it in, and find the file on the Flash Drive. Right mouse click it and choose Copy. Find this folder: C:\Users\Public\Princeton\NoteSmith2026. Paste NSApp.y25 into this folder.
8. Right mouse click the NoteSmith icon, choose Run As Administrator, and the new files are installed.
9. Exit NoteSmith and restart normally.

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## **How to Download a NoteSmith Installation FlashDrive**

Follow the detailed directions below to create a NoteSmith Installation FlashDrive by downloading a single file from the internet. There are two ways to retrieve the file: 1. In the program, go to Help, Technical Support, Order; or 2. Open your web browser. Whichever method you choose, follow those directions exactly! Note: yy and yyyy below represent the 2 or 4 digit year of folder or file names.

### Method 1: Help, Technical Support, Order from within NoteSmith

1. Put a blank Flash Drive into your computer. Make a note of the drive letter of the Flash Drive.
2. From NoteSmith, go to Help, Technical Support. On the Order tab, enter the drive letter of your Flash Drive, and choose the year you want to download. (The new annual file is available starting in the fourth quarter of the old year.) Click Download. The file is about 60MB and will be downloaded automatically.
3. When it finishes, a message will direct you to continue if you have a blank FlashDrive in the computer. If you change your mind, cannot determine the drive letter, or the FlashDrive is not adequate, you can choose No and the downloaded file will be saved for later use. Just click the button again when you are ready and the program will start where you left off.
4. The files will be extracted from the downloaded zip file onto your FlashDrive.
5. When it is done, choose Eject from your Windows Taskbar which will give you an OK when the files all are closed. Remove the FlashDrive and label it.
6. Refer to your Installation Guide, available after January 1, when you are ready to install the program.

### Method 2: Web browser

1. Start your web browser and go to [www.NoteSmith.net](http://www.NoteSmith.net). You can use the dot com site if dot net is unavailable. This does not need to be your NoteSmith computer.
2. From the list of links on the Home page, choose Support, then on the next page choose Downloads.
3. In the Installation Media Download section, depending on your browser, either right mouse click the desired NSyyFlashDrive.zip file and choose Save As or left mouse click and choose Save File. If your browser gives you a choice, use this location on your computer: C:\Users\Public\Princeton\NoteSmithyyyy. If you do not have this folder, or if your browser saves it elsewhere, make a note of the folder name where you save the file. Typically, this might be C:\Temp or C:\Download or C:\Users\YourFirstName\Downloads.
4. Exit your browser.
5. Open File Explorer (or Windows Explore depending on your Windows version) and work your way to the folder in Step 3.
6. Make sure you have a blank FlashDrive in your computer and you know the drive letter Windows assigned to it. Right mouse click the NSyyFlashDrive.zip file, choose Extract, and pick the FlashDrive.
7. When it is done, choose Eject from your Windows Taskbar which will give you an OK when the files all are closed. Remove the FlashDrive and label it.
8. Refer to your Installation Guide, available after January 1, when you are ready to install the program.

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### **Windows 7, 8, 10 and 11**

To complete the FlashDrive installation under Windows 7, 8, 10, or 11, first double left click Setup.exe. *Do not log into your computer as the Administrator* to install the program, otherwise a Windows User will not be able to print or otherwise fully use the program.

Be sure, as always with a new operating system, that you have plenty of horsepower in your computer if you upgrade it. The best bet is to buy a new computer with Windows already loaded, but don't cheap-out here either. Get some extra memory and a large hard drive.

If you are planning a new computer purchase, this is the time to make the swap. Get NoteSmith running on the new computer, backup your data from the old computer (generally a FlashDrive works best), and restore the data to the new computer. Run some reports on the new computer. Be SURE to deactivate (see the NoteSmith manual!) the program on the old computer, be SURE your printer is working with NoteSmith, print the receipt when the program asks, and we can provide a free activation on the new computer when necessary. But you MUST have a printed deactivation receipt from your old, previously activated, NoteSmith computer.

If you simply upgrade your computer to a new version of Windows, you will lose some current personal settings which could include your NoteSmith activation. If in doubt, backup, deactivate, print the NoteSmith deactivation receipt, then do the Windows and NoteSmith installations.

Allocate some time to learn the Windows operating system when you upgrade. Current versions are much more security conscious than older versions of Windows but to take advantage of it, you need to set it up properly. Simply overriding the default settings or blindly accepting the pop up warnings undermine the security features designed to protect your data.

We recommend viewing the full file name in Windows. Go to Settings and uncheck (clear the box) that says "Hide extensions for known file types". Windows may know what they are but you won't. NoteSmith has 3 files called Payment, for instance, and they all look identical, which they are not, when the box is checked.

### **Adjusting NoteSmith Window Size in Windows 10/11**

Upon installing NoteSmith, the NoteSmith window may be too small to display subsequent menus in their entirety. The NoteSmith window can be adjusted. You will see three small dots on the bottom right of the NoteSmith windows. Move your mouse to that area until it turns into an arrow. Now you can drag the corner to make the window bigger.

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## Run As Administrator

Updating any program that is installed on your computer involves replacing executable files stored in protected Windows folders. It would be disastrous to place a malicious file in such a location where it would gain control of your computer or worse!

Updating program files, therefore, requires you to assume the role of a computer administrator temporarily and click buttons that appear on screen. NoteSmith is no different, so after downloading a freshly updated program file, you must run the program as an administrator, telling Windows it is OK to make the file substitution. If NoteSmith gives you such an instruction, simply exit the program, right mouse click the NoteSmith icon, and choose Run As Administrator from the pop up menu. After NoteSmith updates the files, it tells you to exit and restart the program normally as a user would, by left mouse clicking the icon.

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### **Anti-virus software, internet security software, firewalls**

Anti-virus software looks for viral activity on your computer and relies on the Windows Firewall for additional protection. Its beefier cousin, known as internet security software, contains virus protection and its own firewall that monitors your computer for unauthorized internet access, malicious sites you may try to visit, and spam protection, among other features.

Unfortunately, these consume system resources which slow down your computer and can render software unresponsive when the delays are too long. NoteSmith opens and closes up to 14 files when you record a single payment. An anti-virus program that scans each file as it is opened, then again as it is closed, will significantly slow down the computer to the point where NoteSmith or its files appear to be locked up by Windows. See "Error 1705: File Access Denied" elsewhere in this document. If NoteSmith sees an internet connection is available when checking for a program update, but then is blocked by your security software, it can appear unresponsive while seeing the internet but not being able to access it. It can take from 30 seconds to 3 minutes before it abandons the access attempts.

Known programs and file types that cannot usually store an executable virus can be excluded from scanning by your internet security. Realize that you need to strike a balance between safety and functionality. Each step in freeing up computer resources by reducing security features makes your computer more vulnerable, but if you lock it up too tight, the computer will have only slightly more functionality than a brick.

File access errors: If you are getting intermittent errors, especially File Access Denied, follow all of these steps:

1. Take your computer off the network and internet by unplugging the Ethernet cable or shutting of its wireless connection from Start, Control Panel, Network and Sharing Center, Adapter Settings, Disable.
2. Turn off your anti-virus, internet security, and firewall programs for a few minutes.
3. Start NoteSmith and see if the problem is resolved. If not, then your internet security or firewall may not be responsible for the behavior. If the problem vanishes, your security software is set to interfere with required functionality of your computer and you should continue below.
4. Restart your security software, then open it on screen, usually by clicking an icon in the System Tray at the lower right corner of Windows. Find the Settings or Options menu of your security software. There are numerous security programs on the market so be flexible in searching this terminology as every publisher may use slightly different words. Each item below will make your computer slightly more vulnerable but also more responsive:
  - Under Anti-virus, exclude file type DBF and any settings related to scanning temporary files.
  - Exclude the C:\Public\Princeton\NoteSmith2026\Data folder.
  - Exclude scanning network drives. Instead, let the remote computer scan its own drives.
  - Shut off Real Time Protection, which scans each file as it is used, but keep your scheduled scans set.
  - Check your firewall settings to allow NoteSmith access to the internet:

## Designating a program as trusted

NoteSmith installs its program files in a folder secured and monitored by Windows called Program Files or Program Files (x86).

*If you use Windows 10/11 Firewall:* Click Start, Settings, then type the word Firewall in the box labeled Find A Setting. From the list of choices, select Allow an App through Windows Firewall. On the next screen, first click the Change Settings box, then scroll down the list to find NoteSmith. Check the box to the left of its name which allows internet access, then check Private, Public, or both depending on your network. Most home and office networks are Private while networks in coffee shops and airports are Public. Click OK, close the open windows, and restart your computer.

*If you use a third party internet security firewall:* All security programs are different, so a generic description is illustrated here. The most popular ones appear below. Open the security program and find Firewall in one of the main sections of the program, typically Web or Network. Next look for Programs, then either Configure or Add. Select NoteSmith if it is shown or choose a Browse button and work your way to the folder and file:

C:\Program Files (x86)\Princeton\NoteSmithyyyy\NSWin.exe

Set Access to Allow or Automatic. Start NoteSmith and try again.

*If you use third party anti-virus software:* Below are steps to tell your anti-virus software that a program was installed deliberately by you and that it is trusted. Commonly used programs like Microsoft Word or Excel are recognized by most internet security programs while niche software like NoteSmith may not be. The steps below will vary based on the version of the software you use. Use your browser and favorite search engine as necessary or visit the web site of the publisher of your internet security software.



## Other Commercially Available Security Programs

There are a number of commercially available security/anti-virus programs, and NoteSmith/Adagio Systems does not attempt to keep current on the ever-changing versions of these programs. The following is a sampling of available programs with historical processes for making NoteSmith a trusted (or Excepted/Excluded) program. Please refer to the directions provided with your particular security program.

### McAfee

1. Open the Trusted Lists pane:
  - a. Under Common Tasks, click Home.
  - b. On the SecurityCenter Home pane, click Computer & Files.
  - c. In the Computer & Files information area, click Configure.
  - d. On the Computer & Files Configuration pane, ensure that virus protection is enabled, and click Advanced.
  - e. Click Trusted Lists in the Virus Protection pane.
2. Select Trusted Programs from the trusted list types.
3. Under I Want To, do one of the following:
  - a. To allow the detected item to make changes to the Windows registry or critical system files on your computer without notifying you, click Trust.
  - b. To block the detected item from making changes to the Windows registry or critical system files on your computer without notifying you, click Block.
  - c. To remove the detected item from the trusted lists, click Remove.

### Trend Micro

To add/remove programs or folders to the Exception Lists, follow the steps below:

1. Open the main console of you Trend Micro Security program. Do any of the following:
  - a. Double-click the Trend Micro icon on your desktop.
  - b. Double-click the Trend Micro icon on your system tray (near the clock).
2. Click Settings (gear icon). This will open the Protection Settings window.
3. Click the Exception Lists tab.
4. Click Programs and Folders, then click Add.
5. Click Browse.
6. Browse for the folder or program to add, click Open, then choose a program to open, for instance, C:\Program Files (x86)\Princeton\NoteSmithyyy\NSWin.exe
7. Click OK to close the Add an Item window.
8. Click Apply, then click OK.

### Avast

1. Open the Avast user interface from the Taskbar or Start Menu.
2. Choose Settings (may be just an icon) then General, and Exclusions.
4. Choose either Add or File Paths or a tab depending on your version of Avast.
5. Choose Browse and work your way to this file:  
C:\Program Files (x86)\Princeton\NoteSmithyyy\NSWin.exe
6. Click Add or check the box next to NoteSmith, then OK.
7. Find the URL tab and add both NoteSmith.com and NoteSmith.net.

### Norton 360

Adding a Program Exception to the Firewall

1. Open Norton Internet Security, then click the Settings tab to open the Settings window.
2. Click the Network tab, select Smart Firewall, then select Program Rules.

3. Click the Add button and navigate to the program that you want to add as an exception, for instance,  
C:\Program Files (x86)\Princeton\NoteSmithyyyy\NSWin.exe
4. Select the program to open the Security Alert window. Click the Options drop-down box, select Allow Always (Recommended), then click OK.
5. Click the Apply button, then click OK to allow the exception through the firewall.

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## **NoteSmith PDF Converter 5**

The current PDF printer driver is called "NoteSmith PDF Converter 5" released in 2014. Verify this by clicking the Windows Start button, choose Settings, then Devices. If it does not show "5" then you installed an old PDF Converter into a newer NoteSmith program or the old converter was correctly installed using an older version of NoteSmith that has since been updated. The current converter is on the installation FlashDrive in folder PDF5.

### **Installing NoteSmith PDF Converter 5**

1. Start NoteSmith by single right mouse clicking the NoteSmith program icon in your Windows Start Menu and choose Run As Administrator from the pop up menu.
2. Go to File, Setup, the PDF tab, and click Install. Find the installation file called Install-NS-to-PDF5.exe on the current FlashDrive in the PDF5 folder.
3. Exit and restart NoteSmith normally by double left mouse clicking its icon.

### **Installing NoteSmith PDF Converter 5 onto a Workstation that cannot access the server as administrator**

1. Start NoteSmith by single right mouse clicking the NoteSmith icon in your Windows Start Menu and choose Run As Administrator from the pop up menu.
2. Your mapped server folders may not be available when you are running as an administrator. The program will want you to find the server or exit the program. From the Select Directory screen, choose Cancel, read any pop up messages, and a window titled Mapping Is Not Correct will appear. Choose the Map button.
3. On the File, Setup window that appears, choose the PDF tab, and click Install. Find the installation file called Install-NS-to-PDF5.exe on the 2026 FlashDrive in its PDF5 folder.
4. Exit the window and restart NoteSmith normally by double left mouse clicking its icon.

### **Message "Printer is not activated"**

After upgrading an older Windows version to a newer one, or receiving a forced update of an existing Windows operating system, the NoteSmith PDF Converter 5 may give a message that the printer is not activated. This is because newer versions of Windows do not know that earlier Windows versions performed a secure printer installation, which now only can be done as an Administrator. This is a Windows issue, not a NoteSmith issue. If this happens, PDF Converter 5 needs to be reinstalled as follows:

1. Start your NoteSmith program by right clicking its icon and choose Run As Administrator from the various choices on the pop up menu.
2. Go to File, Setup, PDF and uninstall the PDF Converter. Exit NoteSmith as it suggests.
3. Restart again using Run As Administrator, go to File, Setup, PDF and install.
4. Finally, exit NoteSmith and restart normally.

## IRS Forms

The printed and PDF manual answers tax form questions and has other tips. NoteSmith has printed IRS forms for 3 decades. Your question likely is answered in the manual or consult a local, licensed tax professional. Note that, consistent with the NEULA, it is strongly recommended that you consult with your own legal counsel, certified public accountants or tax advisors with respect to any legal, accounting or tax implications of use of NoteSmith and/or the forms contained therein.

### IRS 1098 B Copy and window envelopes

For several years, the size of the 1098 B Copy in NoteSmith was reduced to better fit common window envelopes. This approach created other problems and has been discontinued (that is, the 1098 B Copy is now standard size per IRS guidelines). There are two simple solutions for using the NoteSmith 1098 B Copy. First, window envelopes that are designed to fit the standard 1098 B Copy are readily available. Second, printing these forms at 75-80% scale (rather than 100%) will size them to fit many common window envelopes. 1/11/23

### IRS 1098 and late fees

The IRS 1098 references late fees in its instructions for Box 1. Late fees charged repetitively by the day and late fees based on a percentage of the balance use calculations similar to charging interest. Such late fees can be considered by the IRS as interest disguised as a late fee, designed to increase the yield on a note, and so must be reported on a 1098 making them tax deductible to the payor.

The Box 1 directions specifically exclude the common, state sanctioned, flat, one time late fee that is a "specific mortgage service." This generally is reimbursement for making collection calls or sending late notices if that is your purpose for charging a late fee.

You may have noticed that when a grace period expires without recording a full payment, NoteSmith slightly changes behavior. It will not accept merely the PITI as full payment but expects PITIL. The account now appears on both Aging and Collections reports. A late letter will be printed which the program would have otherwise prevented. NoteSmith, therefore, does not report late fees on a 1098 because it supports only the one per payment, flat fee style of late fee as compensation for specific mortgage collection services excluded by the Box 1 directions.

Notice, too, that the IRS directions do not ask you to justify the charge for your specific service. IRS 1098 is not a tax return, it is an information return, designed to keep borrowers from deducting more than they paid.

Modify your notes to show a flat late fee and make a single charge per payment period, such as 4% of the payment amount which is typical of most state statutes. Remember that if someone cannot pay you, they cannot pay whether your late fee is \$10 a day or a one-time \$25.

### Printing

The "Account number" box at the bottom of the last form on each page cannot be reached by some computer printers. The box needs to be filled in with an account number only if you have more than one loan with that taxpayer. This becomes an issue only if that taxpayer's information appears on the bottom box. We repeatedly asked the IRS to reduce the size of the 1098 so all boxes can be completed by machine but they do not express any willingness to cooperate. We suspect they do not want to receive, handle, scan, and file paper forms. Here is the last reply we received: "Regardless of the number of forms you file, the IRS encourages you to file electronically through the Filing Information Returns Electronically (FIRE) system. Filing electronically would eliminate the printing problem you are encountering with the paper products." Filers with customers having

multiple accounts paying more than \$600 should file electronically. It will save time, is free to sign up, and NoteSmith supports electronic filing.

The starting and ending date for printing these forms is fixed for the calendar year prior to the year for which NoteSmith was released. The IRS modifies these forms annually and we cannot know what they will look like more than a few months in advance of their due date. NoteSmith is released at the turn of each year, as are other tax related programs, to print the forms due by that January 31.

#### TIN, SSN, and EIN

The IRS designates any tax related filing number as the generic Taxpayer Identification Number (TIN), which applies both to individuals and to all organizations responsible for filing a tax return. The Social Security Number (SSN, two hyphens) is used by individuals and, in some cases, sole proprietors who do not have a business tax number. Some sole proprietors and all corporations use an Employer Identification Number (EIN, one hyphen). Partnerships and trusts may file using their SSN if income is passed through to an individual, otherwise they likely have an EIN. So a TIN is either an SSN or an EIN, and could be another lesser used type of number.

#### Forms supported by NoteSmith

Form	TIN	Reports
1098	SSN only	Mortgage interest exceeding \$600 collected by you secured with a primary or secondary residence and an individual as payor
1099-INT	SSN or EIN but not corporations	Interest paid by you, generally exceeding \$600
1099-A	SSN or EIN	Abandonment, value of security abandoned by borrower
1099-C	SSN or EIN	Cancellation of debt, sometimes filed with 1099-A but it is more common to file C by itself
6252	SSN or EIN	Income from casual sales of real or personal property when receiving payments over multiple years
W-9	SSN or EIN	Request for taxpayer identification number

#### 1098 two up form and recent changes

The IRS 1098 Copy B form is a 2 up form (as it has been for a number of years), meaning it takes up half a page instead of the third it used for decades. It is impossible to fold that half page form in a one third page business window envelope so both return and inside addresses are visible. 1/10/17

The IRS Form 1098 to be sent in January 2026 requires the following data points:

1. Mortgage Acquisition Date: The IRS Form 1098 now includes a field for reporting the Mortgage Acquisition Date for a mortgage acquired during the tax year (Box 11). In addition, the definition of the "Outstanding mortgage principal" field (Box 2) has changed to include the principal on the date of origination or acquisition, if in the tax year. These are standard entries when adding a new account on the Note and Investment tabs in the Account Edit window and/or the Credit Bureau window. 11/1/19
2. Mortgage Origination Date: This item was not necessary for NoteSmith in years prior to the 2017 tax year, and it refers to the Origination Date of the document as originally recorded at the appropriate courthouse. NoteSmith uses the Origination Date from the Credit Bureau entry for the 1098 Box 3 "Mortgage origination date," and that is the same whether the mortgage was originated in the Tax Year or prior to that. 1/9/17, updated 10/6/21
3. Number of Properties: This item was not necessary for NoteSmith in years prior to the 2017 tax year. IRS 1098 now includes a field for reporting the number of properties (in excess of one) that secure a single mortgage. This number of properties is entered in the Credit Bureau window.
4. Property Address: The property address securing the mortgage is now required. Generally, this would be the payor's mailing address but if different, enter the information on Accounts, Edit, Collateral. Some primary residences may not have an address, so the county parcel number will be used if its associated box is checked. 10/3/16
5. Balance as of January 1 of the reporting tax year: For loans you originated or bought prior to the start of the tax year, NoteSmith selects the balance as of the last payment prior to January 1 from the payment history. If the mortgage was originated or acquired in the tax year, NoteSmith uses the principal on the date of origination or acquisition. See "Mortgage Acquisition Date" above. 10/3/16, revised 10/6/21

6. Mortgage Insurance Premiums: Premiums can be reported by entering MIP into the Reference field when recording an insurance payment received. Refer to the Del2Clip topic in the index of the printed or PDF manual if you need to re-record certain insurance payments as MIPs. 10/3/16

7. SSNs on Copy A of IRS Form 1098 should not be truncated with X's. 1/3/17

The IRS accepted an electronic test file we submitted in early November 2024 that contained the items above.

Reports, Accounts, Tax and other forms

IRS 1099-A and 1099-C may display "Error: File Temp1 too large" while data is being selected for printing or multiple copies could print. We reduced the file structure to help limit the overall size. 1/31/17

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### **Tracking down unusual computer problems**

Note: Intermittent errors and general page faults are difficult to track down. Generally, they will be the result of incompatible hardware, partially scrambled Windows files, a Windows file that is out of date or much newer than similar files, or network issues. Use the scientific method (change just one thing and look for an improvement) to eliminate as many factors as possible.

In our office, we use strictly Intel and Microsoft components to eliminate as many compatibility issues as possible. Other hardware or software we must use always is manufactured or published by large, national companies. Avoid the temptation to purchase cheaper components to save money, because it won't save you anything. It will be costly. Here are some tips.

Both standalone users and network users should try these items in order.

1. From within NoteSmith, run File, Utilities, Maintenance.
2. Try running the program from another computer. This should eliminate the computer as the source of the errors. Try using a computer that is as different as possible from yours: different make, CPU, amount of memory, etc.
3. Make sure you have a current program file. Search on 'Update' elsewhere in this document.
4. Have your computer checked for viruses or a failing hard disk.
5. Back up your data, uninstall the program, rename the C:\Users\Public\Princeton\NoteSmith\Data folder, and reinstall it. Windows does not remove user data so the Data folder needs to be renamed to get a clean reinstallation. Record payments and run reports using the sample data. If the errors disappear, restore your data from the backups.

Network users: Networks can create their own sources of incompatibility. Network cards that do not talk to each other, an underpowered server, or cabling that is too thin or subject to voltage fluctuations can cause untimely and spurious error messages.

1. Try running the program standalone. Go to the server and enter your data while sitting there.
2. Go to a different workstation and see if the error persists.
3. Excess network loads will slow data transfer and could upset the timing of your computer or software. Most programs expect virtually instant access to files, even if it takes a few seconds to transport it across the network once the file is located.
4. Be sure the folder C:\Users\Public\Princeton on the server is mapped to drive letter P (P for Princeton) on each workstation.

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## **Frequently Asked Questions of All NoteSmith Versions**

The information below covers a multitude of miscellaneous NoteSmith situations and often is used by support technicians to help track down rarely occurring issues. Browse the items below or use the search function in your PDF viewer.

### Accounts, Add, Loan numbers

Loan numbers should use all 9 prefix characters including numbers, hyphens, or upper case letters with no embedded spaces. Some outside agencies require upper case letters, confusing loan number aaaaaaa-RC and AAAAAAA-RC (although NoteSmith correctly distinguishes these as different accounts). This change will prevent issues with IRS electronic filing and credit bureau exporting. It is easier for customers to correspond using their loan number and for them to enter a loan number accurately if you are using our online web site to display payment histories. Subject to change, you still can format loan numbers as you wish by tabbing out of the loan number prefix to the suffix field but we strongly suggest formatting loan numbers properly.

### Add/Edit Accounts

You cannot close a newly added account without recording at least one payment. Added to reduce the chance of confusing the date closed from servicing with the date the note sale was closed. 8/12/11

### Autorun

The Autorun.inf file needs to be deleted from the zip file before attempting to create a FlashDrive.

10/23/15

### Backup

NoteSmith only backs up the current folder, so if you have more than one, go to File, Folder to make your second folder current, then run backup again.

We recommend USB flash drives for backing up, since they are very portable, reusable, reasonably priced, long lived, and have no moving parts. 9/15/05

Anti-virus and internet security software interferes with NoteSmith generating temporary files. See error 1705 elsewhere in this document. 10/21/06

### Calendar

The pop up calendar will not display the Saturday column if you modify your screen settings from Windows to make everything larger. You will notice that the text on the calendar is larger but the border does not expand, so a column is dropped off. This is a limitation of the Microsoft Calendar control that is used and is not related to NoteSmith. Changing your screen settings back or making them less extreme will eliminate the issue.

### Colorado Supervised Lenders

For supervised lenders, we recommend setting late fee order to Ask and be sure to get your late letter1 out during the grace period and late2 out as soon as the grace period expires. Print from the NoteSmith Print Options window so each payor's Notepad will get marked. The law (UCCC Section 5-2-203(3)) is protecting against late fee compounding, so consider accepting payments as full (R) if they are PITI with or without the late fee. NoteSmith will accrue any deficiencies.

### Credit bureau

Loan numbers are unique in NoteSmith, but credit reporting requires all upper case with spaces and punctuation removed. This could create a non-unique loan number when exported in Metro2 format. For instance, Abc-1-234-RC, ABC123-4-RC, and ABC 1 234-RC will become ABC1234RC. If credit reporting, apply caps, punctuation, and layout of loan numbers consistently. Avoid punctuation other than a hyphen. Any spaces should appear at the end of the number and not be embedded. It is safest to use only capital letters in the loan number and fill the entire field. This also benefits payors who look up their history at our web site, for users posting with our File, Online module.

Payable notes should not be reported. If they are, you need to uncheck the 'Report to bureau' box on the Accounts, Edit, Payor, Credit Bureau window. Its button is not visible for payable notes (-PY, -U1), therefore you must change the loan number to a receivable number (-RC) first from Accounts, Adjustments. Return to Accounts, Edit, CBureau and uncheck the box, Save and Exit, then return to Accounts, Adjustments and set the loan number back to the original. New notes added are always unchecked. A checked payable is from importing older



data and altering some note setup information afterwards. 4/9/03

Some information reported follows Metro2 guidelines and is not necessarily what NoteSmith would report normally on, say, its Reports, Portfolio, Due Dates. For instance:

Field 13, 102-104: Term is stored in NoteSmith in months but mortgages should be reported in years, so an additional field appears on the Credit Bureau, Original tab for your use.

Field 21, 155-163: Current balance, but for mortgages add interest due

Field 22, 164-172: Amount past due, with payments remaining: normal late amount as of the ending date of the export; with no payments remaining, it is balance plus any accrued fees

Email: Web based

NoteSmith cannot send email if your mail server is web browser based, such as AOL or Yahoo. You may see Error 2071 if File, Setup, Office is set to Outlook and you are using AOL or Yahoo.

Only Google Gmail allows direct emails sent through their mail server from software on your computer. To send emails through Gmail, use Stunnel, available on the NoteSmith installation media. Open the Stunnel folder and find the directions in its ReadMe text file. 9/23/13

Escrow adjustments

Managing escrow is like trying to hit a moving target. Outgoing payments can occur during any time of the year while escrow typically is adjusted only at year end. The best way to handle your escrow in NoteSmith is exactly as you are handling it in real life.

It is tempting near year end to modify the escrow analysis report using the escrow amounts you are about to pay in just a few weeks. Ideally, you distribute your escrow payments first and then a few weeks later print a new analysis report with coupons. It rarely happens this way or this cleanly. Adjusting escrow is a moving target depending on how far away the next significant disbursement is to be paid. It would be simpler if taxes were not due until March because December tax disbursements are so close to when escrow analyses are printed, but that should be immaterial. Generate your reports and run your business based on what is due today.

There is an overview of the escrow process and a series of steps for adjusting escrow called "Escrow Overview" and "Escrow Adjusting" which can be found in the manual's Table of Contents so are not duplicated here. Read the paper version or the PDF version under Help, Manual.

The NoteSmith system of calculating escrow is based on examples listed at HUD.gov. You should read their explanation, too. The best advice is to follow the steps in the manual. Do this exactly, and do it at exactly the same time each year, and escrowing will be as accurate as possible. Overpayments and underpayments will get smaller over time as long as the payor makes all their payments and the tax and insurance bills are stable.

Excel and CSV Reports

A Comma Separated Value file such as that exported by NoteSmith is just plain, simple text. If you open the file in Excel, each word between commas goes into a cell and the commas are removed, but the data in each cell still is nothing but typed text.

In Excel, you can format the text as a date to perform date arithmetic. Excel has to guess which century to tack on during conversion. Recent versions of Excel display an error tag next to the cell. When you choose it, the pop up menu gives a variety of choices, one is to convert to 19xx and one to 20xx.

The two-digit year interpretation for how programs choose the century is set in Windows. Go to Start, Control Panel, Regional and Language Options, then Customize, and choose Date. This location may be different depending on what version of Windows is being used. It is a function of the Microsoft Windows operating system settings, not Excel, and not NoteSmith.

A NoteSmith user would know by looking at their NoteSmith report if a two digit maturity date is, for instance, 2039 or 1939. The century is left off of NoteSmith reports when it is obvious and generally is done only to save space when there are many columns of data. Excel cannot know the century so it makes its assumption based on the settings of Windows. Contact Microsoft technical support for more details on Windows or Excel.

File, Online, Backup/Restore

This optional function has only ever backed up one (1) folder, typically the Data folder. Customers with multiple data folders, which we do not recommend, need multiple online backups, one for each data folder. NoteSmith easily can separate multiple taxable entities using just the File, Company Configuration function. Contact Technical Support if you would like to have your multiple data folders condensed into one folder.

NoteSmith programs for a few years prior to 2017 would use AxCrypt, if installed, for a third level of encryption for your online data. It is no longer necessary because NoteSmith will do so automatically. The AxCrypt program still is useful for protecting sensitive files on your computer that are not part of NoteSmith. Visit Axantum.com.

Filters

Do not type the word "Investor" or "loan\_num" into any data field and then try to filter on that field. These are protected words used by the program to generate reports and will yield unpredictable results. 10/31/03

## Help

Due to keyboard timing on certain computers, the correct search page may not be located. Click your mouse in the Adobe Reader Find box and press Enter to retry. 10/26/06

## Help, Renewal invoice

The NoteSmith publisher name is now Adagio Systems, LLC or Princeton Investments, not Princeton Investments, Inc. Invoices printed after November 1, 2017, will reflect an incorrect name if the program file was not updated. Be SURE to change the name in your check writing software program.

## Importing data from an older version

Importing is done from File, Setup. If data from old versions is copied to the new Data folder, or backed up from an old version and restored to a new version, errors will result. Both the old program and the new program need to be on the same computer or accessible on the same network in order to import.

If your old computer is no longer available, install the old program and the new program onto the new computer. Use File, Utilities, Restore to put the data back into the old program and exit the old program. Start the new program and go to File, Setup to import.

For other unusual circumstances, data can be converted by Technical Support from old to new versions. Contact Technical Support for details.

There is no facility within any version of NoteSmith for importing only part of a database. If you perform the import and some of your data is missing, either you filtered it out somehow in the new installation or you imported a second copy of your data that was not your current data. Start up your old program, click on Help, Tech Support, Data and scroll down the top box. The location of the data will appear. Write down the path that is indicated, exit NoteSmith, start up the new program, and import from that location. 2/2/03

Having multiple Zip files, or one Zip file other than NSnnPayor.Zip, in the Data folder will cause a Dynazip error. Zip files other than NSnnPayor.zip are not created by NoteSmith and should be moved to another location from Windows. File, Setup, Import will proceed normally once this is done. 1/19/15

See the Vista section elsewhere in this document for special items regarding it and Windows7. 6/21/09

## In Use Warning or File access is denied

NoteSmith senses double log ons to avoid corrupting your data. This is from either starting the program twice on the same computer or accessing it from a network. If data is put at risk, NoteSmith will require you to restore from a backup. This safeguard is for NoteSmith and NoteSmith Pro versions 2005 and later. NoteSmith Net is set up automatically for multiple users, but only one user per computer or this error appears. To clear the error when using NoteSmith Net Server, exit and try to restart the program, which you might have to do after waiting a few minutes for the files to be released. Consider upgrading to Net if you want to access your data on a network. 8/16/04

## Invoices

Printing an invoice.txt file creates a special header of payment information. The invoice will calculate all payments to bring the account up to date, but it does stop at either the maturity date, the number of remaining payments, or the total balance. It is better to print an invoice from Reports, Accounts, which was modified 4/22/03 to display the arrearage figure that appears elsewhere in the program and eliminate a confusing partial payment entry.

## Late fees

Many states specifically prevent "laddering" of late fees. Once a late fee is charged for the payment, a second fee cannot be charged to that payment. Charging late fees by the day could result in more than 30 late charges per periodic payment. If you insist on doing late fees this creative way, go see a good attorney that works in your industry before committing this type of late fee to correspondence you give to one of your payors. Also, get a copy of your state statute that relates to the loans you are making and see what you are allowed to do. Due to the usury issue and 1098 reporting, NoteSmith will not support this type of late fee.

We recommend against using the 0:Ask late fee setting which leads to an inconsistent application of late fees from payor to payor, for the same payor at different dates, and from input person to input person. Also, this opens you up to a defense of why you could indiscriminately decide on late fees but require all the other terms of the note to be honored as written. You could accept a deficient payment as a Partial (r), then cancel the late fee when asked, and end up with an overage on a partial payment. Assume a \$100 payment with a \$10 fee. The payor sends \$105 late. You select Partial, then Cancel the late fee, and you have a \$5 overage on a Partial (r) payment. The program will debit the account back with a negative principal payment on the next line which you need to explain to the payor. Late fees do not carry interest so you might as well take them when you earn them. If you don't want to charge them, set the late fee to zero to be consistent.

Refer to the IRS page elsewhere in this document for more information on late fees and IRS 1098.

## Leases

Adding a lease with the company configuration Late Order set to 1 or 2 defaults to 3: After Rent. Late fees

can be applied properly only after rent. Use 4: Accrue and NoteSmith will flag you when late fees are owing—the subsequent payment can be put to a late fee manually before recording the regular payment. 3/1/01 If the Exceptions report shows that the order is 1 or 2, go to Accounts, Edit, Lease and change the drop down to 4, Save, change it back to 3, then Save and Exit.

#### Mac computers

NoteSmith is only available for use in a Windows environment. For on a Mac computer (macOS), the best solution is to run NoteSmith under one of the Windows emulators written for the Mac.

#### Mesh Wi-fi Routers

NoteSmith has been verified for proper operation with a variety of mesh wi-fi systems. Starting with NoteSmith 2023, NoteSmith was enhanced to enable operation with additional, new mesh systems and there are currently no known issues with using mesh wi-fi systems with NoteSmith. 9/18/22

#### Networking

NoteSmith Net must be installed onto each workstation that needs to run the program. NoteSmith is a desktop program that allows sharing of data. You cannot share the program files or use its Data folder for shared temporary files. To use NoteSmith at a particular keyboard, you must run Setup from that keyboard.

Be sure that you did not install the program twice on the same desktop with different users logged on from Windows. NoteSmith is a desktop application designed for installation and use only once per computer. To make it available to everyone, uninstall it and reinstall it, choosing 'For Anyone Who Uses This Computer' from InstallShield, but remember only one person at a time can use it from any one computer.

A 'file access denied' error shortly after start up means the workstation does not have read/write access to the server. Follow the instructions exactly in the Network Installation section of the manual.

You must share the C:\Users\Public\Princeton folder so you do not have to change this when installing in future years. NoteSmith will continue to install to this Princeton folder. Map the workstation drive letter P to the Princeton folder on the server. Failure to do this will allow you to access the data the first time, but after restarting the program, the workstation will report that the data was not found and ask about installing a Locked Closet Server (LCS). Follow the instructions exactly in the Network Installation section of the manual.

When recording payments or saving edits, the message "Waiting for lock..." appears. This means someone else on the network is saving at the same time. If the message disappears within 10 seconds, your changes were recorded, otherwise access to the file was denied and your changes are lost. If the message always appears and your changes are not being saved, Windows is reporting that a required data file is permanently locked. Reboot each computer that has access to NoteSmith so your network releases the files.

#### Online

If you post your data, we recommend using loan numbers with no spaces and ALL CAPS to make it easier for your payors. This is also good advice if you transmit your data to the credit bureau. 4/15/02

Clicking Help, Technical Support, Update, Connect starts the download, but then it may appear to hang. Anti-virus, internet security, firewall, or backup programs may be preventing NoteSmith from accessing the internet. See 'Anti-virus' and 'Error 1705' elsewhere in this document. 3/7/14

#### Partial and BSchedule Partial

When these pay off, you typically do not zero them out of your books. You are only servicing the front end and should show only the part of the payoff that is yours to keep. The holder of the back end should zero out the payor's balance on their books. If you are servicing both the front and back ends, you need to set up two NoteSmith accounts, one for each cash flow. 1/13/99

#### Payment History

Positive balances are owed to you and negative balances such as escrow are in the payor's favor. Negative principal balances mean the account has been overpaid, which will mean a taxable capital gain to you or a refund check to the payor. If the first payment has a large negative interest amount, it may mean you set the first payment due long after the origination date.

Arrearage calculations are displayed on the payment history. A payor who has had a series of \$0 R payments recorded to accrue interest and fees will not have an arrearage since they are up to date. You must decide if you want the payor to appear delinquent or to display current accrued interest.

Run File, Utilities, Maintenance if histories take more than 10 seconds to display or the program seems to be running slow in other places. This permanently removes deleted data.

#### Payoff Report

Once the payoff report is run, any payments that later are recorded for that account will likely prevent the account from paying off to zero. Simply record a payoff payment in the Record window. If you record other payments first, print a new payoff report. Also watch for new late fees that accrue when the account is not paid off on time.

Non-daily interest accounts (M, opposed to m) should not have interest prorated beyond the next due

date, which is why the payoff report stops there. M accounts accrue interest as 1/12 of a year per month while m accounts accrue 1/365 per day, with months having any of 4 different total days. A month of periodic interest rarely equals a month of daily interest.

Payoff reports showing no proration are due to the maturity date having past or the remaining payments are less than zero. Once the account has reached maturity, late and service fees are arguable as is the method of interest calculation since regular payments are no longer owed.

Un-paying-off a note can be accomplished from Accounts, Edit, Investment. Zero out the Price Closed and backspace over Date Closed, then delete the Payoff (Y) payment from Accounts, Record.

#### Passwords

When installing a new version of NoteSmith and importing your data, the program asks for a user name on the first startup. You must supply it so the program knows who has access to the data. NoteSmith remembers the user name on future startups during the year. A log on name is not a password. 1/21/01

#### PDF Converter

The PDF Converter can be installed ONLY from File, Setup, PDF because it is licensed for the benefit of NoteSmith users only. The PDF Converter cannot be set as the default printer and used by other programs.

Installing the PDF Converter from the Pro version, then downgrading to non-Pro, gives both an OLE then a PDF error message on start up. The errors can be ignored. Uninstall the PDF Converter from Windows since it cannot be used from other programs. 9/18/15

#### Phone number formatting

The forced phone number formatting of (nnn) nnn-nnnn was removed in 2002 for accommodating international users. We recommend nnn-nnn-nnnn for US users. You can add extensions (x 101) or labels (cell) to the fields. Make sure File, Company Configuration shows your correct phone number for IRS reporting.

#### Printing

Printouts that mark the database, such as late letters, must be printed from the Print Options box that pops up immediately before the preview mode. From preview mode the database will not be marked when selecting the printer icon because the preview is handled, as with all printing, from Windows, not NoteSmith. This cannot be altered.

If the printer doesn't print, put paper into the manual feed tray and make sure all available trays have paper. Some printers are set up to take paper from the manual feed tray by default and NoteSmith will not override that. HP printers have menus which allow you to select a default tray.

Printing that appears correct but is too large to fit on a page can be caused by Control Panel, Display, Large Icons, which can be set to affect the text print image as well as the display.

Error 1: File does not exist, Do (\_ReportOutput) with 0, Return is caused by a Windows Administrator installing NoteSmith so the ReportOutput printer driver file is not accessible by a Windows User. Have the Administrator log into Windows and uninstall NoteSmith, then log back into Windows as a User and reinstall. This error may rarely appear when a data file is missing, such as the NoteSmith letterhead bitmap file nslthd.bmp. Windows will give an indication of the file type it needs when its File, Open box appears.

#### Quicken/QuickBooks

Accounts that do not exist in QuickBooks at the time of export are categorized as Bank Accounts. This can be changed in QB by selecting List, Chart of Accounts, highlighting the account, select Account and edit. Use the suggestions for assets, liabilities, income, and expense in the Q/QB chapter of the NoteSmith manual.

Non-USRule accounts do not balance when they amortize negatively. The note balance increases due to a deficient payment that does not cover all the interest. There is no corresponding entry of a decreasing asset or increasing liability or expense. Do not use non-USRule or negative amortizing loans with double entry accounting systems if you are a cash basis investor or if you have to give IRS 1098 to a cash basis homeowner. This is not a limitation of NoteSmith but a requirement of double entry accounting.

Intuit limited importing for Quicken in 2004 so NoteSmith data can be imported into earlier versions only.

#### Recording payments

Interest is typically charged on a principal (P) payment because interest on the old balance must be calculated before reducing that balance. Although statistically it is incorrect, no interest is charged on a principal payment made the same day as a regular (R) payment in order to match archaic bank calculations. However, if a regular payment is recorded, then some other type of payment such as a late fee, and then a principal payment, NoteSmith considers the principal payment to be made at a separate time from the regular payment and interest may be calculated. 4/23/04

#### Remote Access

NoteSmith is desktop software and was not written for Terminal Server, Citrix, virtual private networks (VPN), or other wide area network (WAN) connections. Attempts to use NoteSmith on a WAN will yield "file access denied" or similar errors due to the delay in shuttling large data sets across the WAN, which in turn can

lead to data corruption on the server. There are no plans to modify NoteSmith for WAN use and it is a violation of the NoteSmith End User License Agreement (NEULA). 2/2/01

The NEULA allows access to a NoteSmith computer from a remote computer using GoToMyPC, Windows Remote Desktop, PocketCloud (Android and iPad), or similar. Remote software allows the device to be used as a "dumb terminal" meaning its keyboard, mouse, and screen manipulate the office computer remotely. You have full access to NoteSmith functions. No other user can be logged into that office computer at the same time. The office computer can be left on, set to Wake On Lan (WOL), or set to wake up periodically for log in attempts. Refer to your Windows documentation. NoteSmith Net is recommended but not necessary unless more than one person needs simultaneous access and multiple Net Workstations are available. 10/11/12

NoteSmith cannot run with data stored in online backup sites like Carbonite or Dropbox. 1/27/16

#### Report Previews

High DPI monitors may not display report previews properly if the font size in Windows 7 through 8.1 was increased above 125% or Windows 10 is used. Go to File, Setup and check Shrink Reports. 11/8/15

#### Service fees charged to investors

NoteSmith will track any two entities on any one note. Generally, that would be the payor and you. Sometimes that might be the payor and an investor. The problem with servicing for someone else is that you may want to service three people: the payor, the investor, and you.

To do all three people in NoteSmith, you need to set up two accounts. One is a receivable coming to you and the next is the payable to the investor. The numeric difference between the two accounts is the service fee, which appears on the payable but not on the receivable. Then you can export everything to QB and your books are square. You can set up the receivable to "autopay" the payable so when you get a payment, the investor is paid automatically.

In many cases, this is just a pain because all you are doing is tracking payments for someone else and you don't really need to show the receivable and the payable. This is when we recommend just the two party setup. Enter just the receivable and code it so it's not part of your taxable entity or on your books. Just track the receivable. Then at the end of the month, pull up a Reports, Portfolio, Register for the investor's notes and cut them a check for the total less, say, \$8 per line. In this scenario, all you really need to show on your books is \$8 per line. The rest can be entered in QB as "cash", either in or out.

So the choice is really up to you. To completely automate, you need to do the first way. To keep your books simple and not clutter them with notes that aren't yours, do the second. 3/1/03

#### Reports, Portfolio, Aging and Collections

Partial notes and Total notes each displayed different numbers under Remaining Balance for many years. After adding various features to the Aging and Collections reports, the subtotals were confusing so they now all display the remaining balance owed to the investor. 4/8/16

#### Screen elements

To allow for high-resolution monitors under Windows 7 through 8.1 which require the screen font size and resolution to be increased manually, additional code was added to align screen items properly after any user adjustments. This affects all NoteSmith screens and other visible features, especially Accounts, Record. 1/7/16

Fonts and other NoteSmith display characteristics can be enlarged from File, Setup, Program by adjusting the Font Size spinner. Fonts in the title bars, menus, and icons are managed by Windows settings 12/28/16

#### Telephone technical support

Telephone support is not offered. Almost all times a call is requested, the issue could have been answered faster and for free by faxing a NoteSmith report or emailing a question. 7/26/06

#### Texas Delinquent Notes

As far as we know, Texas is unique in requiring the late interest and principal to be reported on foreclosure warnings. There are two ways to do this. If the last payment was a full payment, possibly missing only a late fee, and interest is not calculated daily, click on Tools, Financial Calculator, lookup the payor, and print a short am schedule. For instance, if they are 3 months behind, just print a 3 month schedule which will show the total interest and principal.

Alternately, print a payoff report and a history, both as of the same date, generally today. The difference between the 'arrear' on the history less monthly escrow and the sum of interest, late fees, and service fees on the payoff letter would be the principal owing.

#### Tutorial

The tutorial is installed by default. It is a PDF file which can be viewed with the free Adobe Reader.

#### TValue

TValue is used during NoteSmith programming to verify NoteSmith calculations. Information exists in the manual concerning typical errors when trying to set up TValue to match NoteSmith. The technical support staff only can help you set up NoteSmith to match your original note. It cannot help you match TValue or some other

software program. You need to know how your note and your state law allows interest to be calculated and then support can help you with the initial setup. If you need help matching TValue to your existing note, contact TValue technical support. Please do not contact TValue support and ask them to help you match NoteSmith. The important issue is for you to set up your software to reflect the terms of your original note and your state law.

#### Word form letters

To create a new Word mail merge letter, open one of the samples, then File, Save As... You may add additional fields anywhere in the new letter from within Word.

If your letter prints with {Mergefield} instead of the data, uncheck the Print Field Codes box in Word's Print Options or click on the <<ABC>> merge button in the Word toolbar so the data appears, then save the file.

OLE errors come from Word, not NoteSmith. Start up Word and open the letter you want to merge. The letter must work under Word before it will work under NoteSmith. Make sure that you choose a printer from NoteSmith before merging the first time—do NOT simply rely on the Default button—actually click Default and choose a printer.

Errors that the DOC is already opened for editing means the document is really open, but Word is hidden. Press Ctrl+Alt+Del, highlight Word, and choose End Task.

If Word letters print the wrong accounts, start up Word, open your letter, and click Tools, Letters, Mail Merge Wizard, then Step 3 Recipients. Make sure your letter is pointing to the data source called WordData.csv in local folder C:\Users\Public\Princeton\NS2Word or, for Net users, in this folder on the server. 4/25/15