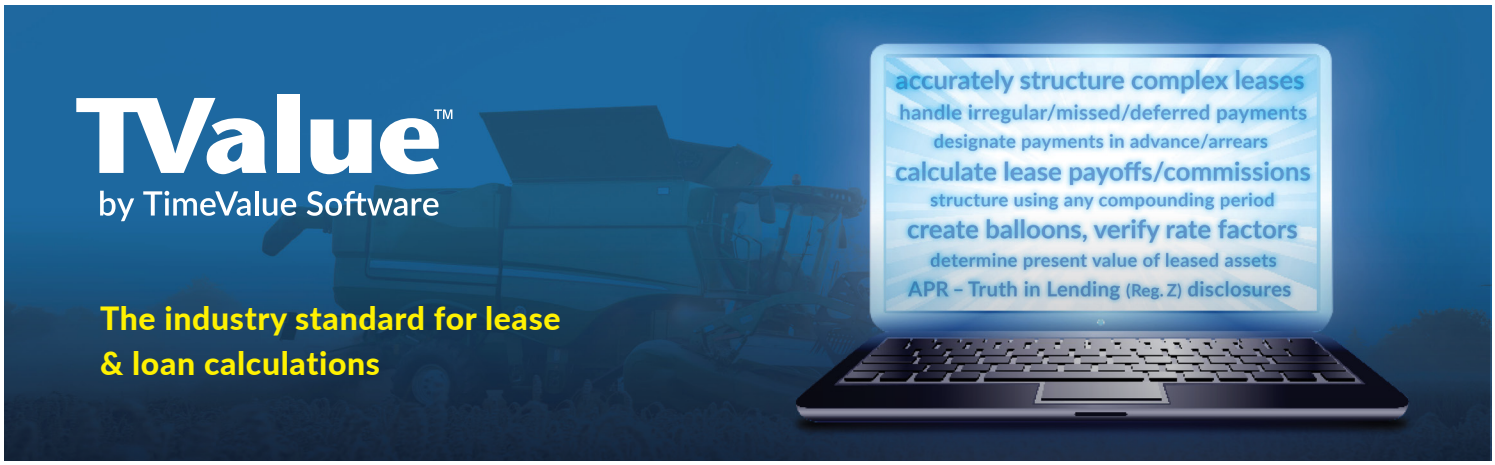



Since 1984, TValue™ amortization software has set the standard for its ability to quickly and easily structure or restructure leases and loans, or solve nearly any time value of money calculation with unmatched accuracy.

### Many ways to structure winning deals

- Incorporate skips, steps & balloon payments
- Designate payments in advance or arrears
- Solve for payment, term, rate & more
- Account for deferred, stepped, or seasonal payments
- Determine rate factors, broker's commission, lease payoff, yields, residual, rate buydowns, buy & sell rates
- Formulate "What-ifs" to create the right lease payment structure needed to close the deal

### Streamline lease & loan servicing throughout the lifecycle

- Calculate payoffs & early terminations
- Restructure & modify terms
- Create professional amortization schedules
- Extend terms to accommodate missed payments
- Structure catch-up or deferment periods while preserving yield
- Suspend interest during deferment periods
- Create a balloon to pay off the lease

### Easily integrate TValue calculations into your cloud or desktop based application with the TValue Engine

- Build broker portals & pricing tools
- Integrate into your Loan Origination System (LOS) or Loan Management System (LMS)
- Automate pricing within your Customer Relationship Management (CRM)

### Rely on the time tested, unparalleled accuracy of TValue to handle APR calculations for Commercial Financing Disclosure Laws

**Multiple states have passed regulations for commercial financing disclosure laws that will require an Annual Percentage Rate (APR) similar to the Regulation Z (Reg Z), Truth in Lending Act for consumer loans. The APR is a standardized way to express the total cost of credit, including both interest and fees, as a single percentage rate.**

**TValue can provide accurate and reliable APR calculations for a wide range of loans and financing arrangements, giving businesses the information they need to make informed decisions about their borrowing options.**

## TValue offers you unparalleled computation options

- Select any computation option including normal amortization (compound interest), U.S. Rule (simple interest), Rule of 78, Canadian amortization, 30/360, and year lengths 360, 364, or 365
- Choose from 13 compounding or computation intervals
- Account for any type of payment including interest only, principal first, amount or percent step, fixed principal plus interest, and more

## Create and print custom reports, APR disclosures, and auditable amortization schedules

- Select any level of detail from summary to full schedule
- Document irregular payments, balloons, and rate changes
- Add APR Truth-In-Lending disclosures
- Insert optional headers and footers
- View totals at selected intervals by calendar or fiscal year end
- Print a defined date range
- Export amortization schedules to Microsoft Excel and Word, and to PDF, CSV, and XML with one-click

## Benefits of TValue versus Excel

### Error free calculations

TValue software calculations are based on embedded algorithms, not written formulas. If the amounts and dates are right, you know the calculations will be correct.

### Flexibility for irregular payments

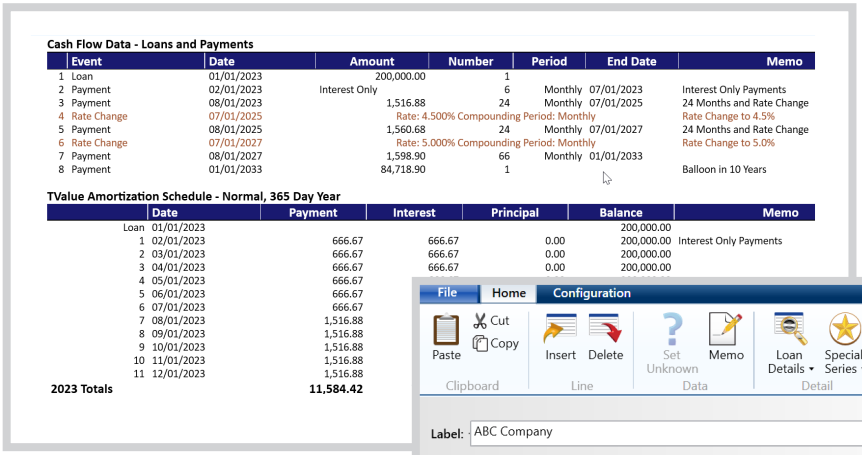
There is practically no limitation to the frequency, type, or amount of payments with TValue.

### Quickly do "what-if" calculations

Solve for the interest rate, payment, principal, or term.

### Simple to complex calculations

From a simple loan payment to a present value of an intricate series of irregular cash flows, the calculation logic is built into the program.

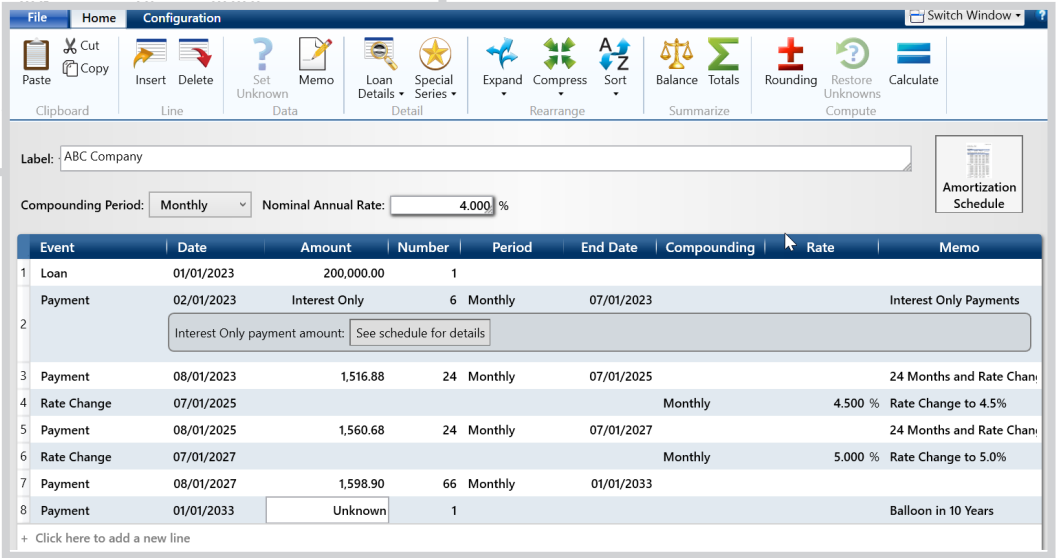


**Cash Flow Data - Loans and Payments**

| | Event | Date | Amount | Number | Period | End Date | Memo |
|---|---|---|---|---|---|---|---|
| 1 | Loan | 01/01/2023 | 200,000.00 | 1 | | | |
| 2 | Payment | 02/01/2023 | Interest Only | 6 | Monthly | 07/01/2023 | Interest Only Payments |
| 3 | Payment | 08/01/2023 | 1,516.88 | 24 | Monthly | 07/01/2025 | 24 Months and Rate Change |
| 4 | Rate Change | 07/01/2025 | Rate: 4.500% Compounding Period: Monthly | | | | Rate Change to 4.5% |
| 5 | Payment | 08/01/2025 | 1,560.68 | 24 | Monthly | 07/01/2027 | 24 Months and Rate Change |
| 6 | Rate Change | 07/01/2027 | Rate: 5.000% Compounding Period: Monthly | | | | Rate Change to 5.0% |
| 7 | Payment | 08/01/2027 | 1,598.90 | 66 | Monthly | 01/01/2033 | |
| 8 | Payment | 01/01/2033 | 84,718.90 | 1 | | | Balloon in 10 Years |

**TValue Amortization Schedule - Normal, 365 Day Year**

| | Date | Payment | Interest | Principal | Balance | Memo |
|---|---|---|---|---|---|---|
| Loan | 01/01/2023 | | | | 200,000.00 | |
| 1 | 02/01/2023 | 666.67 | 666.67 | 0.00 | 200,000.00 | Interest Only Payments |
| 2 | 03/01/2023 | 666.67 | 666.67 | 0.00 | 200,000.00 | |
| 3 | 04/01/2023 | 666.67 | 666.67 | 0.00 | 200,000.00 | |
| 4 | 05/01/2023 | 666.67 | | | | |
| 5 | 06/01/2023 | 666.67 | | | | |
| 6 | 07/01/2023 | 666.67 | | | | |
| 7 | 08/01/2023 | 1,516.88 | | | | |
| 8 | 09/01/2023 | 1,516.88 | | | | |
| 9 | 10/01/2023 | 1,516.88 | | | | |
| 10 | 11/01/2023 | 1,516.88 | | | | |
| 11 | 12/01/2023 | 1,516.88 | | | | |
| **2023 Totals** | | **11,584.42** | | | | |




***"TValue software handles the unusual payments that no spreadsheet or calculator can."***

- Walling K., CPA

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| | TValue 6 Desktop Software | TValue Online Software | TValue Windows .NET SDK | TValue REST API | TValue Direct for Salesforce |
|---|---|---|---|---|---|
| Desktop Edition (Windows) | ● | | | | |
| Browser Based Edition / Cloud | | ● | | | ● |
| Software Development Tools | | | ● | ● | |
| Administrators Tools | | ● | | | |
| Compute Methods (5) | ● | ● | ● | ● | ● |
| Compound Periods (13) | ● | ● | ● | ● | ● |
| Multiple Year Lengths | ● | ● | ● | ● | ● |
| Special Series | ● | ● | ● | ● | ● |
| APR Calculations | ● | ● | ● | ● | ● |
| Export to Word and Excel | ● | ● | | | ● |
| Email Amortization Schedules | ● | ● | | | ● |
| Amortization Schedules | ● | ● | ● | ● | ● |
| New Ribbon Access | ● | ● | | | ● |
| Guides - Input Templates | ● | | | | |
| Memo Field | ● | ● | ● | | ● |
| Data File Cross Compatibility | ● | ● | | | ● |
| Stand Alone Product | ● | ● | | | |

## Which TValue Amortization Software is right for you?

**TValue 6 single-user license** - $149, Additional users - $99

**TValue 6 Annual Maintenance Service** - $35/year, per user

Annual Maintenance Service includes unlimited product support, updates, and access to the complete set of TValue training videos.

**TValue Online annual subscription** - $60/user, per year

**TValue Engine Windows .NET SDK & REST API Web Service** - For pricing contact a TimeValue Software expert at info@TimeValue.com, or by calling 800-426-4741

**TValue Direct for Salesforce** - For pricing, orders, or additional information contact a TimeValue Software expert at info@TimeValue.com, or by calling 800-426-4741

Order TValue 6 or TValue Online at www.TimeValue.com, email our TimeValue Software experts at info@TimeValue.com, or call 800-426-4741 Monday-Friday, 7am-5pm (Pacific Time) to find out how TValue can help you with your specific calculation needs.

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