TValue™ Online

by TimeValue Software

Handle all your time value of money calculations anywhere, online



TValue™ Online Cloud-based Amortization Software brings an unparalleled degree of convenience and usability to TValue™ software, allowing you to easily solve nearly any time value of money calculation in the office, at a client meeting, or anywhere using any computer or mobile device with an Internet connection.

Quickly and accurately handle all your time value of money calculations anywhere, anytime online

- Calculate present and future values, reconcile accruals
- Structure loans with fixed, adjustable, or interest only payments
- Handle balloons, irregular, skipped, deferred payments
- Structure commercial loans with actual/360 calculation
- Price leases with payments in advance or arrears
- Solve for leaseback and sale-leaseback transactions
- Determine/verify rate factors, broker's commission, lease payoff
- Calculate balance or track payments on officer/shareholder loans
- Amortize bond premiums, Original Issue Discount (OID)
- Handle APR - Truth In Lending (Reg Z) Disclosures
- Calculate allowance for TDR loan modifications
- Do "what-if" scenarios to help clients meet cash flow requirements

"What a fantastic product. I have not been able to find anything it cannot do."

- Thomas Y., VP Finance

TValue Online is available wherever you have an Internet connection

Access TValue Online from any wireless device

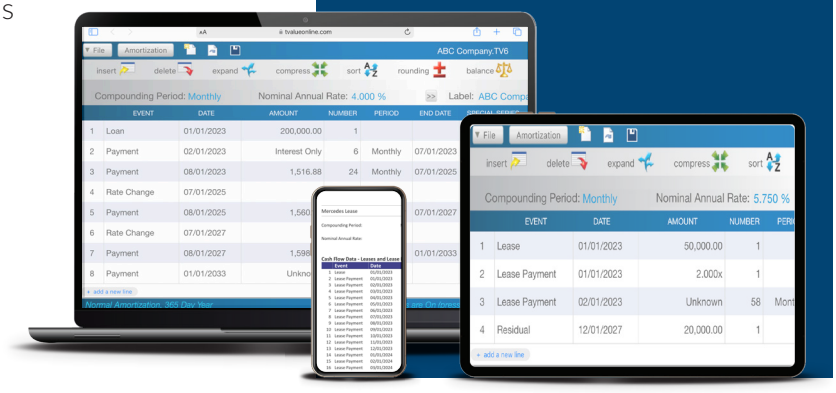
Quickly perform nearly any time value of money calculation using TValue Online on a PC, Mac, tablet, iPad, smart phone, or any other device connected to the Internet.

Store and access your TValue files from anywhere

TValue Online gives you the flexibility to save locally on your device or in the Cloud.

Print or email TValue files

Easily print or send PDFs of TValue files or amortization schedules to clients or yourself while on the road.



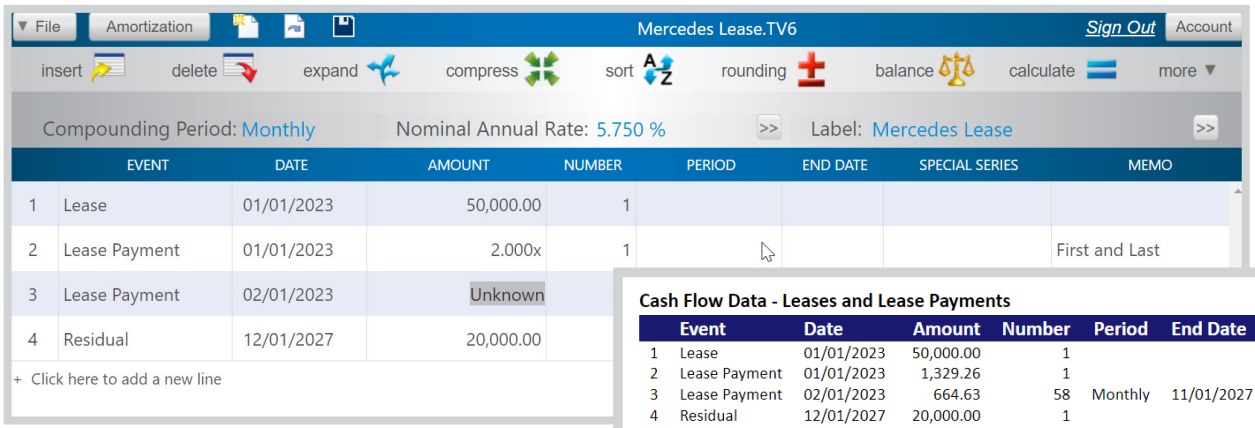
Create and print or email professional, auditable amortization schedules

- Select any level of detail from summary to full schedule
- Document irregular payments, balloons, and rate changes
- Include APR Truth-In-Lending disclosures
- Manage report layout to control the appearance of events and date range, insert optional headers and footers
- Display notes about taxes and insurance, check numbers and other memos
- View totals at selected intervals by calendar or fiscal year end
- Export amortization schedules to Microsoft Excel and Word, and to PDF and CSV with one-click

"I love TValue Online... and the fact that it's cloud based is big with me, smartphone, Chromebook, Mac – doesn't matter."

- Mike B., Financing

TValue Online is cloud based so any updates are automatic ensuring you always have the most current release



Cash Flow Data - Leases and Lease Payments

	Event	Date	Amount	Number	Period	End Date	Memo
1	Lease	01/01/2023	50,000.00	1			
2	Lease Payment	01/01/2023	1,329.26	1			First and Last
3	Lease Payment	02/01/2023	664.63	58	Monthly	11/01/2027	
4	Residual	12/01/2027	20,000.00	1			Lease Payoff

TValue Amortization Schedule - Normal, 365 Day Year

	Date	Lease Payment	Residual	Interest	Principal	Balance	Me
Lease	01/01/2023					50,000.00	
1	01/01/2023	1,329.26		0.00	1,329.26	48,670.74	First
2	02/01/2023	664.63		233.21	431.42	48,239.32	
3	03/01/2023	664.63		231.15	433.48	47,805.84	
4	04/01/2023	664.63		229.07	435.56	47,370.28	
5	05/01/2023	664.63		226.98	437.65	46,932.63	
6	06/01/2023	664.63		224.89	439.74	46,492.89	
7	07/01/2023	664.63		222.78	441.85	46,051.04	
8	08/01/2023	664.63		220.66	443.97	45,607.07	
9	09/01/2023	664.63		218.53	446.10	45,160.97	
10	10/01/2023	664.63		216.40	448.23	44,712.74	
11	11/01/2023	664.63		214.25	450.38	44,262.36	
12	12/01/2023	664.63		212.09	452.54	43,809.82	
2023 Totals		**8,640.19**	**0.00**	**2,450.01**	**6,190.18**		

TValue Online System Requirements

Internet connectivity
Modern Browser with JavaScript enabled

Administrator Can Regulate User Access

Manage user licenses from your company account
Determine folder and subfolder access permissions
Set global or individual user settings
Enable or disable cloud storage

TValue Online Cloud-based Amortization Software

TValue Online Annual Subscription - $60/year, per user

Includes all updates and upgrades, exclusive access to training videos, unlimited product and technical support.

All TimeValue Software products come with a one-year, money-back guarantee, so your purchase is risk free.

Order 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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