TValue™
by TimeValue Software



Structure any loan, price any lease, or solve any time value of money calculation with confidence

Since 1984, TValue™ amortization software by TimeValue Software™ has been the calculation solution relied on by financial professionals worldwide for its accuracy and flexibility to quickly solve nearly any time value of money calculation. Discover ways TValue can help you in your profession.

Accounting

- Determine year-end interest income, Internal Rate of Return (XIRR)
- Solve for the interest rate, principal, payment, term, or balloon
- Compute present values and future values, reconcile accruals
- Amortize bond premiums, Original Issue Discount (OID)
- Calculate imputed interest for related-party loans

Banking & Real Estate

- Structure commercial loan with balloons, actual/360 calculation, seasonal payments, deferred, accelerated principal paydowns
- Mortgages with fixed, variable, irregular payments, or Canadian mortgage amortization
- Determine a balloon payoff, APR disclosure, officer note balance, and amortization

Leasing

- Structure leases with payments in advance or arrears
- Account for deferred, stepped, or seasonal payments
- Determine rate factors, broker's commission, lease payoff, yields, residual, rate buydowns, buy and sell rates
- Handle APR - Truth In Lending (Reg Z) disclosures

Legal

- Determine present value of structured settlement, child support/alimony balance
- Note balances with missed or irregular payments, interest on judgments

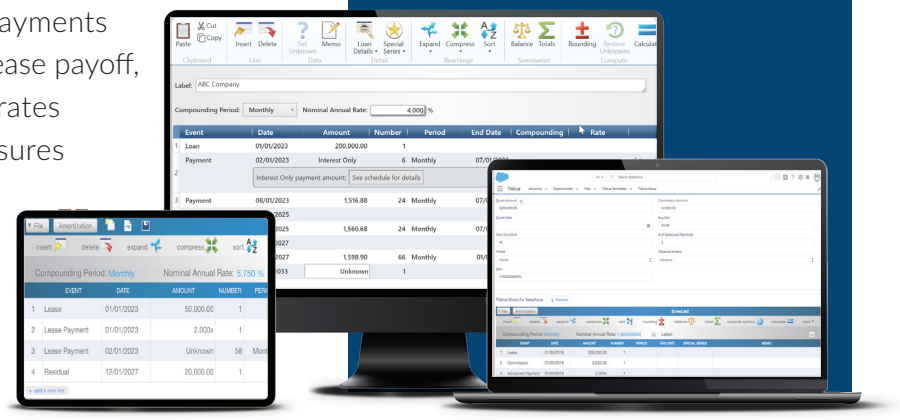
Multiple editions to fit your individual, corporate, or web development needs:

TValue™ 6
Windows-based desktop software

TValue™ Online
Cloud-based edition for all web-enabled devices – useful anywhere online

TValue™ Direct for Salesforce®
App integrates TValue calculations directly into Salesforce

TValue™ Engine Windows .NET SDK & REST API Web Service
Allows you to easily integrate proven TValue calculations into your application



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

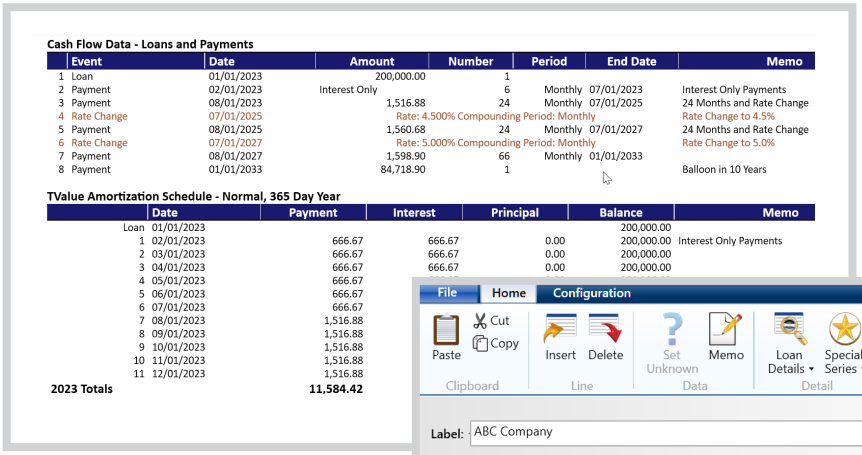
There is practically no limitation to the frequency, type, or amount of payments with TValue.

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.

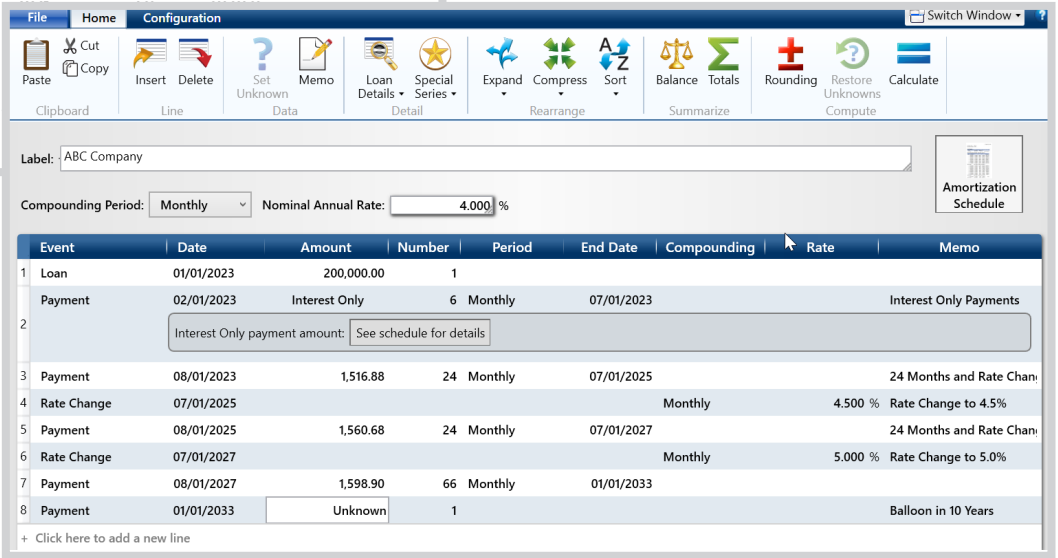


Cash Flow Data - Loans and Payments

	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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