TValue™ 6

Amortization Software for Windows

Structure or restructure any loan, price any lease — no matter how complex

Since 1984, TValue by TimeValue Software has been the fast, flexible, creative tool financial professionals worldwide have relied upon for structuring or restructuring loans and leases, or solving nearly any time value of money calculation with unmatched accuracy.

Master your time value of money calculations with TValue

- Structure or restructure any loan or lease pricing deal — no matter how simple or complex
- Handle irregular or deferred payments, balloons, or rate changes
- Designate lease payments in advance or in arrears
- Factor in stepped payments or seasonal payments
- Determine and verify rate factors, rate buydowns
- Calculate buy and sell rates, lease payoff, broker's commission
- Handle APR - Truth In Lending (Reg Z) disclosures
- Lease Accounting Regulations (ASC 842) and GASB 87
- Determine the present value of structured settlements
- Amortize bond premiums or Original Issue Discount (OID)
- Calculate Internal Rate of Return (IRR or XIRR in Excel)
- Reconcile irregular loan or investment activity
- Solve any calculation requiring the use of AFRs

"TValue is head and shoulders above everything I've seen. It's a no brainer if you are in the financial industry."

- Victor M., Finance Company

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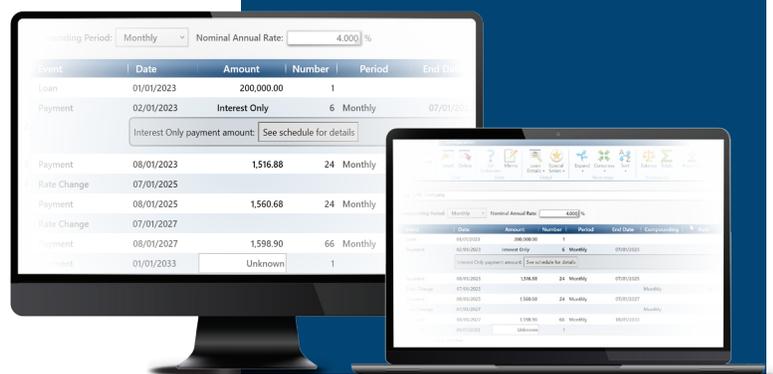
Flexibility for irregular payments
There is practically no limitation to the frequency, type, or amount of payments with TValue.

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.

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

"TValue software handles the unusual payments that no spreadsheet or calculator can."
- Walling K., CPA

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

- 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

Cash Flow Data - Loans and Payments

	Event	Date	Amount	Number	Period	End Date	Me
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 Ch
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 Ch
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	Mer
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	666.67	0.00	200,000.00	
5	06/01/2023	666.67	666.67	0.00	200,000.00	
6	07/01/2023	666.67	666.67	0.00	200,000.00	
7	08/01/2023	1,516.88	666.67	850.21	199,149.79	24 Months and Rate Cha
8	09/01/2023	1,516.88	663.83	853.05	198,296.74	
9	10/01/2023	1,516.88	660.99	855.89	197,440.85	
10	11/01/2023	1,516.88	658.14	858.74	196,582.11	
11	12/01/2023	1,516.88	655.27	861.61	195,720.50	
2023 Totals		**11,584.42**	**7,304.92**	**4,279.50**		

TValue's professional and customizable amortization schedules are the most widely used in the world

File	Home	Configuration											Switch Windo

Paste | Cut | Copy | Insert | Delete | Set Unknown | Memo | Loan Details | Special Series | Expand | Compress | Sort | Balance | Totals | Rounding | Restore Unknowns | Calculate

Clipboard | Line | Data | Detail | Rearrange | Summarize | Compute

Label: ABC Company

Compounding Period: Monthly   Nominal Annual Rate: 4.000 %

Amortizat Schedul

	Event	Date	Amount	Number	Period	End Date	Compounding	Rate	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
			Interest Only payment amount:	See schedule for details					
3	Payment	08/01/2023	1,516.88	24	Monthly	07/01/2025			24 Months and Rate Chan
4	Rate Change	07/01/2025					Monthly	4.500 %	Rate Change to 4.5%
5	Payment	08/01/2025	1,560.68	24	Monthly	07/01/2027			24 Months and Rate Chan
6	Rate Change	07/01/2027					Monthly	5.000 %	Rate Change to 5.0%
7	Payment	08/01/2027	1,598.90	66	Monthly	01/01/2033			
8	Payment	01/01/2033	Unknown	1					Balloon in 10 Years

+ Click here to add a new line

TValue 6 System Requirements
Computer: 1 GHz or higher
Operating System: Windows 7 SP 1 or higher
Memory: 1 GB or higher
Hard Disk Space: 400 MB free disk space
Monitor: 1024x768 resolution or higher
Default Printer Required

TValue 6 Amortization Software for Windows

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.

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

Order online at **www.TimeValue.com** or contact a TimeValue Software expert at **800-426-4741**
Monday-Friday, 7am-5pm (Pacific Time) to find out how TValue can help you with your specific calculation needs.