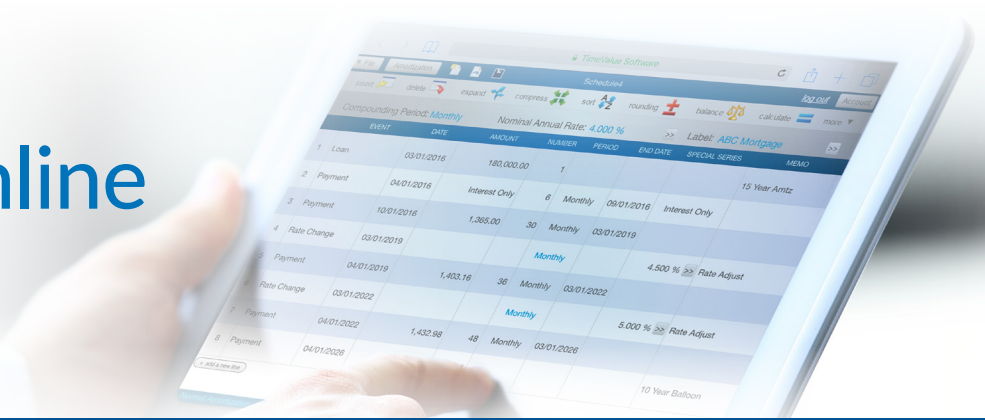


TValue™ Online

Amortization Software



New Features and Capabilities in TValue Online

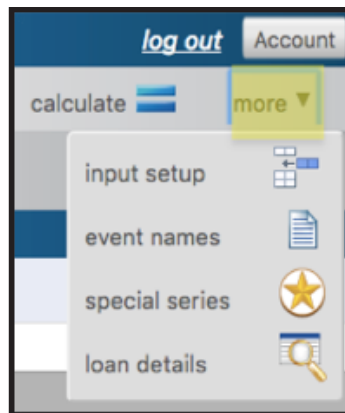
TValue Online is the web-based version of TimeValue Software's loan amortization software. In addition to the features that you have come to expect from TValue, the new version includes the following additions and enhancements.

User Interface

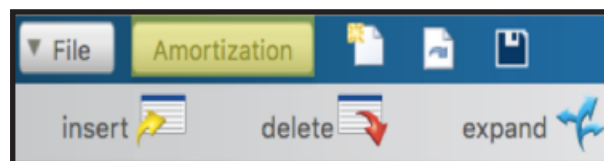
- **Interface.** A new user interface including a Ribbon to make the most common features immediately available and easy to access.



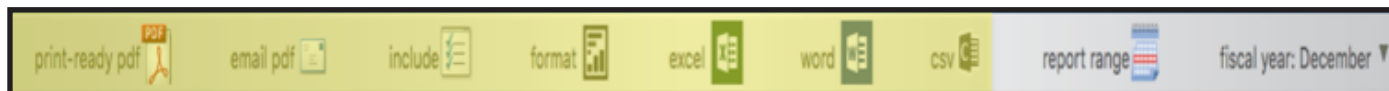
- By clicking the **More** drop down arrow, the remaining features that allow you to control TValue's functionality will be displayed.



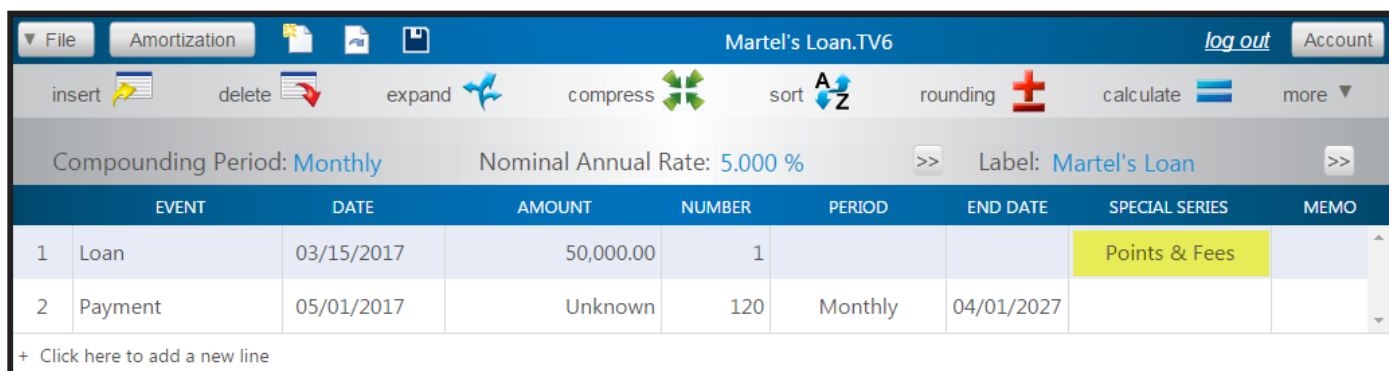
- **The Ribbon** containing features related to the amortization schedule is displayed by clicking the Amortization button.



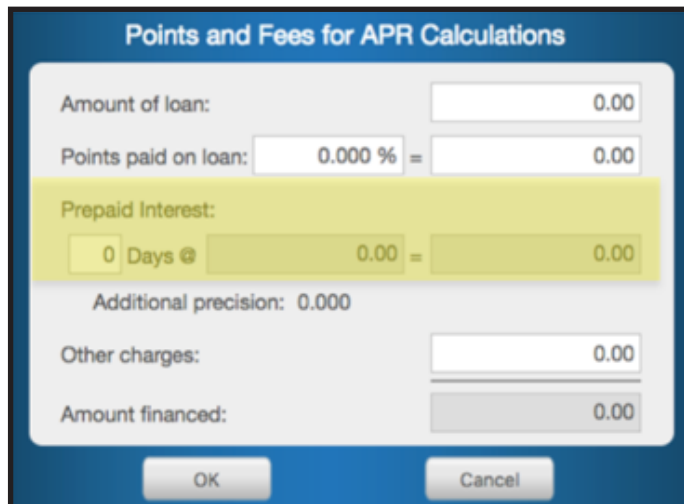
- **The Amortization Schedule Ribbon.** Features allow the user to print, send emails along with the ability to export to PDF, Excel, Word, CSV, and XML.



- **Loan Details are now shown as part of the Cash Flow Matrix** by clicking on More and Loan Details on just click on the Special Series field while on line 1.



- **Prepaid Interest.** Allows you to calculate the number of prepaid interest days until the start of the next month.



- **Special Series.** Now shown as part of the cash flow matrix by click in the box when you are on a Payment line or by clicking on More and accessing the Special Series.

| EVENT | DATE | AMOUNT | NUMBER | PERIOD | END DATE | SPECIAL SERIES |
|-------|---------|------------|--------|--------|----------|----------------|
| 1 | Loan | 04/05/2017 | 0.00 | 1 | | |
| 2 | Payment | 05/05/2017 | 0.00 | 1 | | |

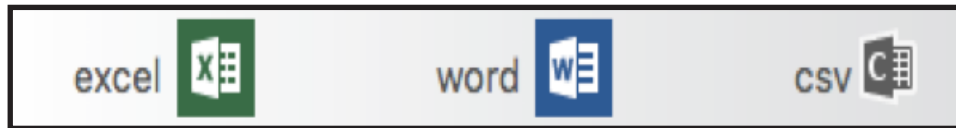
- By clicking in the Special Series field on a Payment line, all of the creative finance options will be readily available.

Calculation Improvements

- **Locked dates.** A series of payments that start on the 30th of a 30 day month would default to always happening on the last day of the month. A series can now be locked to a particular day (such as the 30th) and all events will happen no later than this day in the month.
- **30/360 is a common method used for a variety of calculations.** TValue Online now fully supports this method.
- **APR enhancements.** APR can be calculated for much higher interest rates.
- **Rule of 78.** Improved reporting when rounding is present.
- **Able to solve a larger unknown number of payments.** Solving for unknown number of payments now handles up to 4,000 events.

Reporting Features

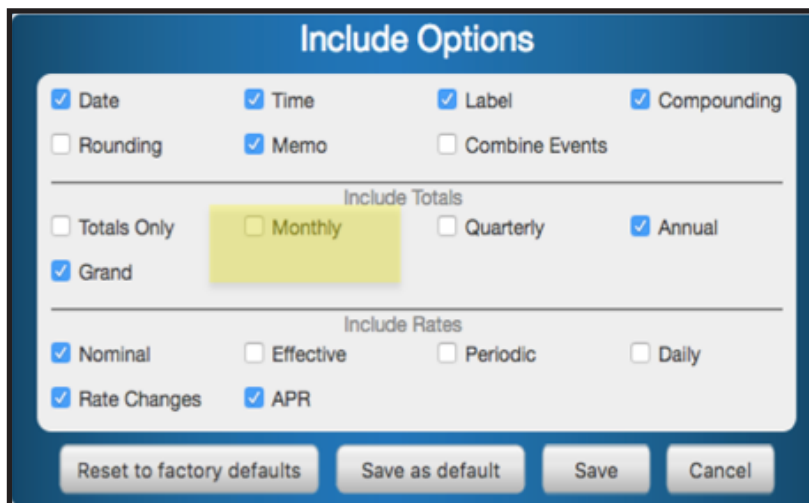
- **Export to PDF, Excel, Word, CSV, and XML.** Amortization schedules can be easily exported to multiple programs.



- **Word and Excel export functions.** Work even if Word or Excel (or Adobe for PDF) are not installed.
- **New improved schedule.** Also supports larger amortization schedules.

| ABC Company Loan | | | | | | |
|---|------------|------------------|-----------------|-----------------|------------|--|
| Compounding Period: | Monthly | | | | | |
| Nominal Annual Rate: | 6.000% | | | | | |
| Cash Flow Data - Loans and Payments | | | | | | |
| Event | Date | Amount | Number | Period | End Date | |
| 1 Loan | 01/01/2016 | 100,000.00 | 1 | | | |
| 2 Payment | 02/01/2016 | 1,110.20 | 120 | Monthly | 01/01/2026 | |
| TValue Amortization Schedule - Normal, 365 Day Year | | | | | | |
| | Date | Payment | Interest | Principal | Balance | |
| Loan | 01/01/2016 | | | | 100,000.00 | |
| 1 | 02/01/2016 | 1,110.20 | 500.00 | 610.20 | 99,389.80 | |
| 2 | 03/01/2016 | 1,110.20 | 496.95 | 613.25 | 98,776.55 | |
| 3 | 04/01/2016 | 1,110.20 | 493.88 | 616.32 | 98,160.23 | |
| 4 | 05/01/2016 | 1,110.20 | 490.80 | 619.40 | 97,540.83 | |
| 5 | 06/01/2016 | 1,110.20 | 487.70 | 622.50 | 96,918.33 | |
| 6 | 07/01/2016 | 1,110.20 | 484.59 | 625.61 | 96,292.72 | |
| 7 | 08/01/2016 | 1,110.20 | 481.46 | 628.74 | 95,663.98 | |
| 8 | 09/01/2016 | 1,110.20 | 478.32 | 631.88 | 95,032.10 | |
| 9 | 10/01/2016 | 1,110.20 | 475.16 | 635.04 | 94,397.06 | |
| 10 | 11/01/2016 | 1,110.20 | 471.99 | 638.21 | 93,758.85 | |
| 11 | 12/01/2016 | 1,110.20 | 468.79 | 641.41 | 93,117.44 | |
| 2016 Totals | | 12,212.20 | 5,329.64 | 6,882.56 | | |

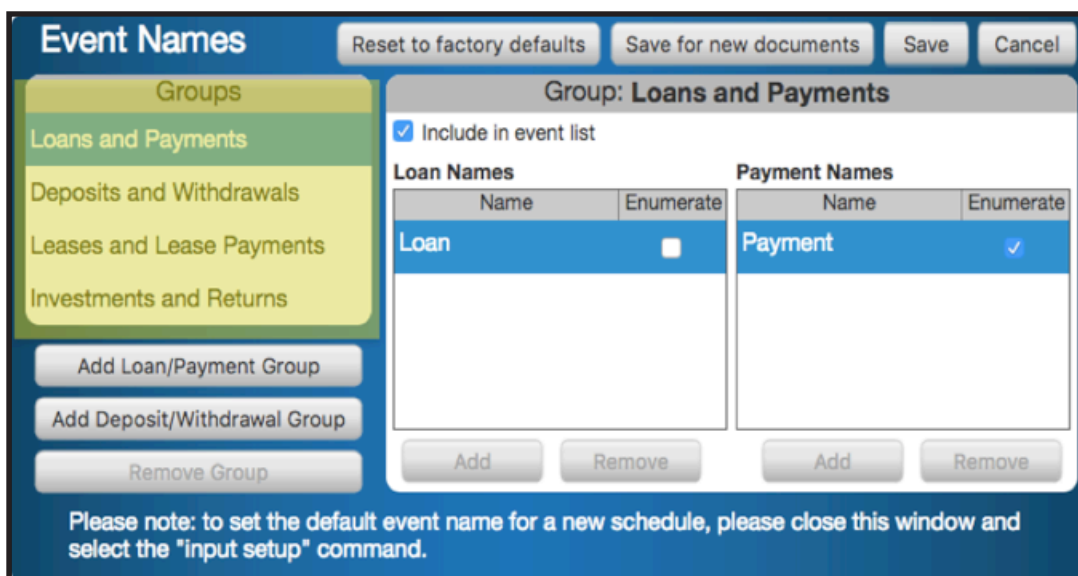
- **Amortization schedule layout.** There are many improvements on controlling the appearance and layout of amortization schedules. You now have immediate feedback when changing options (such as Totals Only) on the amortization schedule.



- **Monthly totals.** Monthly totals are now allowed on the amortization schedule. This is especially helpful for weekly payment series.

Custom Events

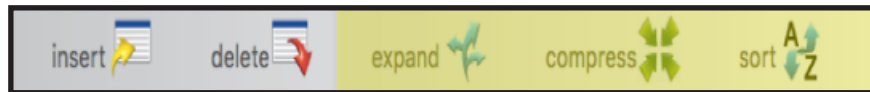
- **Groups.** Custom event names can now be grouped by usage.
- **More Events.** Each group allows up to five different payment or withdrawal types plus five different loan or deposit types.



Editing Features

- **More expand/compress/sort options.**

- Expand a single cash flow line (CFL) or all CFLs
- Compress a series of CFLs without compressing all CFLs
- Sort overlapping CFLs by start date without requiring expanding first



- **Memo fields.** Allows a memo to be associated with any cash flow line. These can be printed on the amortization schedule.

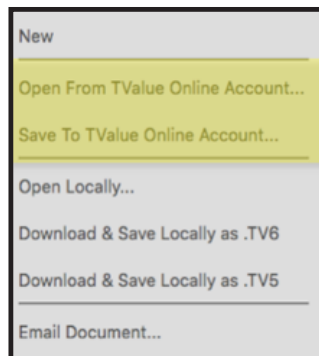
| EVENT | DATE | AMOUNT | NUMBER | PERIOD | END DATE | SPECIAL SERIES | MEMO |
|--------|------------|-----------|--------|--------|----------|----------------|------|
| 1 Loan | 04/13/2014 | 50,000.00 | 1 | | | | |

- **Keystroke improvements.**

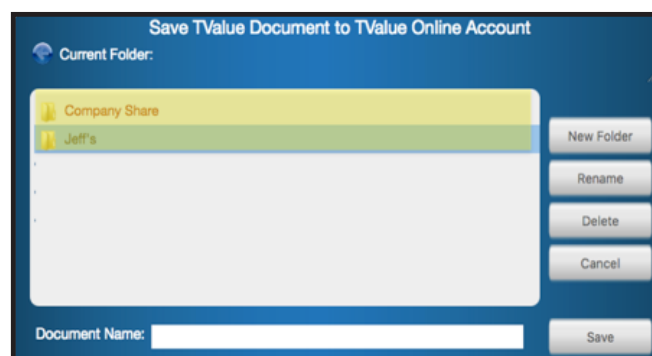
- 'y' on the Number field converts years to the number of payments
- Date Entry. When you type a short date such as four digit date "0705", TValue tries to figure out the best year based on the previous end date, the next line, the current date, and surrounding cash flow lines.

- **Save & Open TValue Documents in the Cloud.**

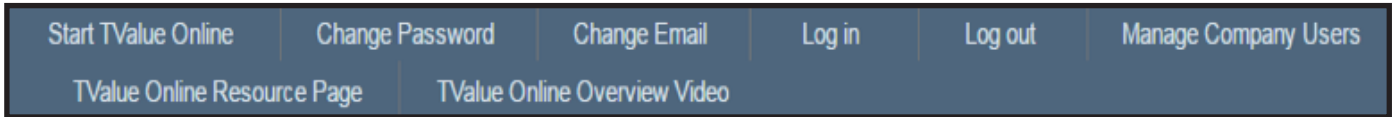
- Open and save TValue documents in your TValue Online Account



- TValue Documents can be saved in a secure personal folder or the **Company Share** folder.



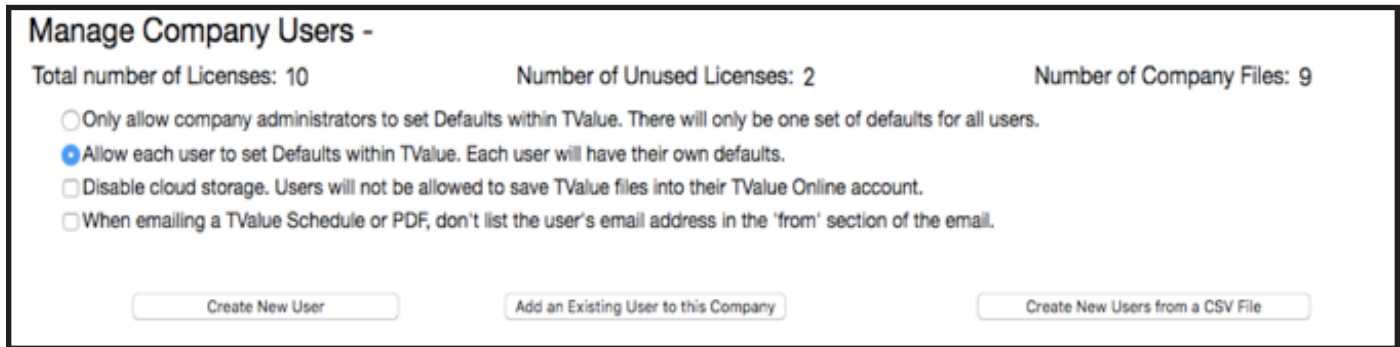
Account Information



- **By Clicking the Account button on the upper right of cash flow matrix...**

- Change your password or email addresses.
- Access the TValue Online Resource page to view instructional videos and PDFs.
- View the TValue Online Overview video
- Click manage Company users tab to access the Administration tools designed into TValue Online.

Administration Tools

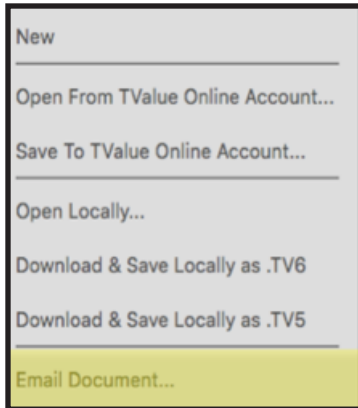


- **Add and delete** TValue Online **users**.

- Allows for the import of a large volume of users from a CSV file when initially setting up TValue Online.
- **Set the folder permissions** for all of the company's TValue Online users.
- The Company Administrator(s) have the ability to;
 - **Establish default settings** for all users in the company.
 - **Disable** the ability of users to access the **cloud storage**.

Other Improvements

- **Email support.** Send TV6 files or amortization schedules directly from TValue Online.



- Works on any Computer, Tablet, or Smartphone that can access the internet

TValue Online System Requirements

- Internet connectivity
- Modern Browser with JavaScript enabled

Technical Support

If you have any questions, please contact TimeValue Software product support. Support specialists are available Monday-Thursday, 7am-6pm; and Friday, 7am-5pm Pacific Time.

Phone: 800-426-4741 (within USA), 949-727-1800

Fax: 949-727-3268

Email: support@TimeValue.com

We look forward to hearing from you and your comments about the product. If there are features that you would like us to consider, please let us know about those as well.

Thank you for being a customer of TimeValue Software.