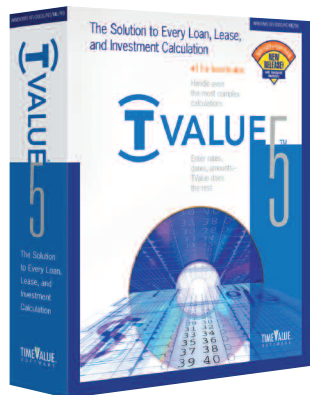


The TValue "Calculation Engine" is Now Available for Your Development Projects!



Are you developing a software program that uses time value of money calculations? Are you including APR's, internal rates of return, or amortization schedules? If so, the calculation engine of TValue, the number one loan amortization software, is now available to integrate into your development plans.

Your application can contain the same proven calculation accuracy as TValue!



TValue has set the standard for loan, lease, and investment calculations since 1984. Over 500,000 users including all the top 100 accounting firms rely on TValue for its accuracy and flexibility. The same calculation engine that powers TValue is now available to developers. The TValue Engine™ is an ActiveX (COM) dynamic link library

that easily links to your front-end to create the perfect application for your needs.

Thousands of uses

Use the TValue Engine to implement an entire Windows-based application or just add capabilities to your in-house or web-based system.

- Payment calculations for specialized loan or lease origination systems
- Accurate Annual Percentage Rate (APR) calculations for loan documentation systems
- Professional amortization schedules for any in-house financial program
- Internal Rate of Return (IRR) calculations for investment applications
- Present and future value calculations for loan or investment portfolios
- Lease calculations with advanced, deferred, skip, and residual payments.

What our customers are saying

"We had a tight deadline to integrate TValue into our in-house origination system. The TValue development team was very flexible and helped us meet deadlines. Their focus on customer support should be used as a model for all companies doing business today!"

*Thomas V. Carlock, VP Systems & Technology
The CIT Group/Equipment Finance*

Use the TValue Engine to complete your own Web-based program

Below is a sample Web-based application that uses the TValue Engine. Tailor your application to meet your needs!

The screenshot shows a web-based loan calculator interface. It includes input fields for loan start date, first payment date, loan amount, points, fees, pre-paid interest days, number of payments, payment amount, rate, compounding period, loan type, and adjustable rate parameters. A 'Compute' button is visible, and the results section shows an APR of 8.77%, total amount financed of \$97,381.10, total payments of \$279,706.44, and a finance charge of \$182,325.34.

Evaluate the TValue Engine FREE!

To evaluate the TValue Engine in your system, call us at (800) 426-4741 or (949) 727-1800.

TIMEVALUE
software

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www.timevalue.com

CREATE THE PERFECT APPLICATION FOR YOUR NEEDS WITH THE TVALUE ENGINE!

Some current users include:

- Bank of America: rate quoting system
- Wells Fargo Student Loans: loan origination system
- CIT Group: loan origination system for equipment finance
- Fleet Capital Leasing: lease origination system
- Singer Asset Finance: contact management system
- Union Planters Bank: mortgage loan documentation system

The TValue Engine can be used with almost any programming environment including Visual Basic, Visual C++, Access, ASP, and Java. The TValue Engine also has an XML interface.

TVALUE ENGINE FACTS & FEATURES

Calculate any unknown:

- Present or Future Value • Loan or Payment • Deposits or Withdrawals
- Interest Rate • Number of Payments
- Remaining Balance • Down Payment
- Weighted Unknowns • Balloon Payment • APR • Discounted Value

Account for Any Type of Payment:

- Normal • Interest Only • Fixed Principal Plus Interest • Skipped Payments
- Dollar Step • Percent Step • Balloon Payments • Irregular Payments

Select Any Compound Period:

- Daily • Weekly • Bi-weekly
- Half-month • Monthly • Quarterly
- Semiannual • Annual • And more

Computation Options:

- Normal Amortization • U.S. Rule (Simple Interest) • Rule of 78
- Canadian Amortization
- 360, 364, or 365 Days Per Year

Compatible with most 32-bit applications

- Will run in Windows XP, 2000, NT, 98, and 95.
- As a COM DLL, it is compatible with any Windows programming environment.

The TValue Engine handles nearly any interest computation and amortization. The interface you create lets you layout the data from the Engine in a format that best serves your needs.

Sample Application #1 (below):

Tracks payment dates and amounts paid. Records late fees. Developed in C++.

The screenshot shows a window titled "Untitled - TValueCoupon" with a menu bar (File, View, Help) and a toolbar. Below the toolbar are tabs for "Coupons", "Payments", and "Cash Basis". The "Payments" tab is active, showing a "General Information" section with "TValue source file: C:\TV4win\Loan2.tv4" and "TValue label: Equipment loan #2". Below this is a "Payment history" table with columns: Payment number, Amount due, Due date, Received?, Amount paid, Date paid, Late fees?, and Check number or comment. The table contains 10 rows of data, with the first four rows having "Received?" checked and "Check number or comment" filled in.

Payment number	Amount due	Due date	Received?	Amount paid	Date paid	Late fees?	Check number or comment
1	30,000.00	08-18-1995	<input checked="" type="checkbox"/>	30,000.00	08-18-1995	<input type="checkbox"/>	Check # 2487
2	28,250.00	08-18-1996	<input checked="" type="checkbox"/>	28,250.00	08-18-1996	<input type="checkbox"/>	Check # 2641
3	26,500.00	08-18-1997	<input checked="" type="checkbox"/>	26,500.00	09-20-1997	<input checked="" type="checkbox"/>	Check # 2832
4	24,750.00	08-18-1998	<input checked="" type="checkbox"/>	24,750.00	08-18-1998	<input type="checkbox"/>	Check # 2971
5	23,000.00	08-18-1999	<input type="checkbox"/>			<input type="checkbox"/>	
6	21,250.00	08-18-2000	<input type="checkbox"/>			<input type="checkbox"/>	
7	19,500.00	08-18-2001	<input type="checkbox"/>			<input type="checkbox"/>	
8	17,750.00	08-18-2002	<input type="checkbox"/>			<input type="checkbox"/>	
9	16,000.00	08-18-2003	<input type="checkbox"/>			<input type="checkbox"/>	
10	14,250.00	08-18-2004	<input type="checkbox"/>			<input type="checkbox"/>	

Sample Application #2 (below):

Calculates the lease payment amount and rate factor. Also determines the Internal Rate of Return (IRR) on the lease. Developed in Visual Basic.

The screenshot shows a window titled "Lease Origination Calculator" with input fields for lease details and calculated results. The input fields are: Amount of Lease Contract (25000), Payment Frequency (Monthly), Term (# payments) (48), Security Deposit (# Payments) (0), Number of Advanced Payments (2), Number of Deferred Payments (0), Residual % (12.0), and Vendor Points % (1.25). Below these are two buttons: "Get Payment & Rate Factor from IRR" and "Get IRR from Rate Factor". The calculated results are: IRR % (18.0), Rate Factor (0.02762), Payment Amount (Calculated) (680.79), Rate Factor (Calculated) (0.0272316), and IRR (Calculated) (18.764580484219).

Free Evaluation Copy Order Form

TVALUE Engine™

Allows you to integrate all types of interest calculations into your application with virtually no development time.

Yes, I would like to see how the TValue Engine would save me time on my next project. Send me a fully functional evaluation copy of the TValue Engine at no charge.

Name _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

E-mail _____

Web address _____

Fax this order form to (949) 727-3268

Or call (800) 426-4741

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