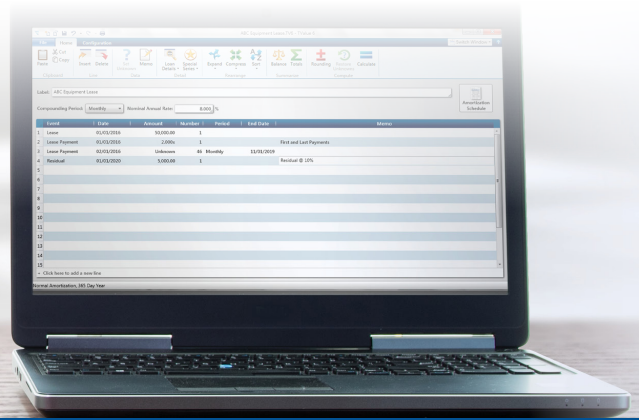


TValue™ 6

Amortization Software for Windows



Quick Start Reference Guide

Installation Instructions

To install TimeValue Software's TValue 6 amortization software, you must be running Microsoft Windows 7 or above. Installation starts when you download the program or insert the TValue 6 CD and enter the registration key. After the installation is completed, the TValue 6 installer will put a shortcut icon on your desktop. Double-click on the desktop shortcut icon to start TValue 6.

Transferring or Opening TValue 5 files in TValue 6

You can easily open TValue 5 files in TValue 6. First, open Computer and go to the TValue5 folder. It is probably on the C drive. Open the folder and sort the files by Type of file. Then highlight and copy your TValue 5 Document files and paste them into the TValue 6 folder. These files will have a .TV5 extension. When you go to File and Open in TValue 6, you should be able to see all of your TValue files. TValue 6 will convert the TValue 5 files for you.

Getting Started

When TValue 6 opens, the Guide Screen is displayed. You can choose a specific guide or click on Blank document to begin entering data on a new schedule immediately. If the Guide Screen is not displayed, a new Cash Flow Matrix is displayed and is ready for input.

The Guides


The Guides are a quick and easy way to enter your data. There are six Guides for different types of transactions. If one applies to your problem, try it. You can always edit the cash flows once you create the schedule. Below is the Lease Guide as an example. The top of the guide gives you the assumptions that are used to do the calculation. Below that, you can put the appropriate data. Many of the inputs have drop downs to make it quick and easy.

Lease

This guide will setup a cash flow corresponding with a lease having the following assumptions:

- Monthly payments
- Monthly compounding
- Payment(s) in advance (1 or 2) or arrears (0)
- Fixed interest rate for the term
- Loan term can be 1 to 10 years
- Optional residual or buyout on anniversary month
- Normal amortization (compounding)
- 365 day year

Start date	01/01/2017
Lease amount	50,000.00
Advanced payments	2 Advanced Payments
Lease term (in years)	4 years
Residual amount	20,000.00
Interest rate	8.000000000 %

 Create

If you want to input your data directly into the Cash Flow Matrix, you can click on the Blank document. Below is a simple mortgage example showing a \$250,000.00 loan at 5% interest for 360 months starting on January 1st, 2017.

The Label is your description and can be displayed at the top of the amortization schedule. Choose your compounding/computation interval from the dropdown, and input your interest rate. Then go to line 1 and choose the type of cash flows from the drop down (Loan), put in the starting date of the loan, the amount of the loan (250,000.00), and 1 for the number of loans. Then go to line 2 and it will default to Payment. Verify the date. For the Amount, put "U" for unknown since we are solving for the payment amount in this example. Then type in 360 for the number of payments. Click Calculate on the top right hand corner and your payment will be displayed. You can click on the Amortization Schedule to see the principal and interest details. It is that easy.

The screenshot shows the 'Configuration' ribbon in TVALUE software. The ribbon includes groups for Clipboard, Line, Data, Detail, Rearrange, Summarize, and Compute. The 'Compute' group contains the 'Calculate' button, which is highlighted with a red arrow. Below the ribbon, the 'Label' field contains 'Bill's Loan'. The 'Compounding Period' is set to 'Monthly' and the 'Nominal Annual Rate' is '5.000%'. A table below shows the cash flow matrix with two rows: a loan of 250,000.00 on 01/01/2017 and a payment of 'Unknown' on 02/01/2017 for 360 months ending on 01/01/2047. An 'Amortization Schedule' button is visible on the right.

Event	Date	Amount	Number	Period	End Date	Memo
1 Loan	01/01/2017	250,000.00	1			
2 Payment	02/01/2017	Unknown	360	Monthly	01/01/2047	

Solve for any Unknown ("U")

TValue 6 can solve for any unknown between the interest rate, the principal, the payments, or the term but it can only solve for one variable at a time. In TValue, you want to put the other inputs into the Cash Flow Matrix and then you can solve for your variable or the unknown. Often the variable is your payment. To solve for the variable, put the letter "U" for unknown and click Calculate.

The Ribbon

The ribbon in TValue 6 provides easy access to many of the common features.

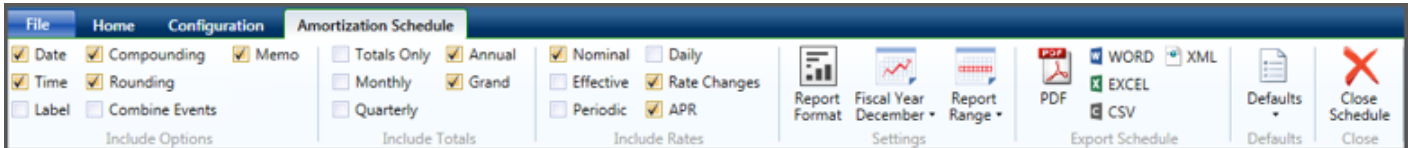
This screenshot shows the 'Configuration' ribbon in TVALUE software, identical to the one above. It displays the ribbon structure with groups for Clipboard, Line, Data, Detail, Rearrange, Summarize, and Compute. The 'Compute' group contains the 'Calculate' button.

Features:

- You can put a memo on a line by using the Memo icon or just clicking in the Memo in the cash flow data screen.
- Loan Details: allow you to input points, prepaid interest, and other fees which are used to calculate the APR. You must be on the Loan line to access the Loan Details.
- Special Series: considered the creative financing part of the program. You need to be on a Payment, Deposit, or Withdrawal line and then you can access various payments such as interest only, principal first, amount step, percent step, monthly skips, and more by opening up Special Series.
- Rearrange features: if you want to edit a series of cash flows, you can Expand it and then you can edit either the amounts or the dates. Once you are done, you can Compress or Sort the cash flows that are common.
- Summarize features: give you quick access to the Balance calculator and the Totals. The Balance is great if you want a payoff or a balance at a point in time whereas the Totals let you know the bottom line of your cash flows.
- Compute features: where you Calculate when you want to solve for an unknown. The Rounding gives you options to manage closing out the loan if there is a remaining balance and the Restore Unknowns is a nice tool when you are doing “what ifs” to recalculate the unknown.

Amortization Schedule

TValue 6 offers a very professional amortization schedule that is very customizable. From the ribbon, you can add information that is relevant to your presentation including putting a header and footer on your amortization schedule.



Technical Support

There is an extensive Help menu within the program. You can access it by pressing F1 throughout the program or by clicking on the question mark near the upper right corner of the program.

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

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