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.

01/01/2023	200,000.00	1							
02/01/2023	Interest Only	6	Monthly		01/2023				
Interest Only payr	ment amount: See sch	edule for de	etails	-			0		
08/01/2023	1,516.88	24	Monthly			novo Detais -			
07/01/2025									
08/01/2025	1,560.68	24	Monthly						
07/01/2027								fod Data - L Concernentie	
08/01/2027	1,598.90	66	Monthly	Loss	01/01/2023	208,008-00	1		
01/01/2033	Unknown	1						0.04(412)	
					08/01/2023	1,516.08	24 Monthly	07/01/2025	
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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

📑 Switch Wind File Home Copy 🗶 Cut Balance Totals ₽₽ * Rounding / Insert Delete Loan Special Details • Series • Expand Compress Calculate Label: ABC Company Sched Compounding Period: Monthly V Nominal Annual Rate: 4.000 % Event Period End Date 01/01/2023 200 000 00 Payment 02/01/2023 Interest Only 6 Monthly 07/01/2023 Interest Only Payments Interest Only payment amount: See schedule for details 08/01/2023 24 Monthly 07/01/2025 24 Months and Rate Char 3 Payment 1,516.88 4.500 % Rate Change to 4.5% 4 Rate Change 07/01/2025 Monthly 5 Payment 08/01/2025 1.560.68 24 Monthly 07/01/2027 24 Months and Rate Char

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

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.

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

Create and print or email professional, auditable

- 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

	Event	Date	Arr	nount	Number	Period	End Date	M
1	Loan	01/01/2	023	200,000.00	1			
2	Payment	02/01/2	023 Interest Or	nly	6	Monthly	07/01/2023	Interest Only Payment
3	Payment	08/01/2	023	1,516.88	24	Monthly	07/01/2025	24 Months and Rate C
- 4	Rate Change	07/01/2	025	Rate: 4.500	% Compounding	Period: Mont	thly	Rate Change to 4.5%
5	Payment	08/01/2	025	1,560.68	24	Monthly	07/01/2027	24 Months and Rate C
6	Rate Change	07/01/2	027	Rate: 5.000	% Compounding	Period: Mont	thly	Rate Change to 5.0%
7	Payment	08/01/2	027	1,598.90	66	Monthly	01/01/2033	
8	Payment	01/01/2	033	84,718.90	1			Balloon in 10 Years
		Date	Payment	Interest	Princ	inal	Balance	Me
i vai	ue Amortizatio	on Schedule - Nori	mai, 565 Day fear					
		Date	Payment	Interest	Princ	ipal	Balance	Me
		01/01/2023					200,000.00	
	1	01/01/2023 02/01/2023	666.67	666.	67	0.00	200,000.00 200,000.00	
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5.000 % Rate Change to 5.0% 1,598.90 66 Monthly 01/01/2033 Balloon in 10 Years Unknown

6 Rate Change

7 Payment

8 Payment

Click here to add a new line

07/01/2027

08/01/2027

01/01/2033