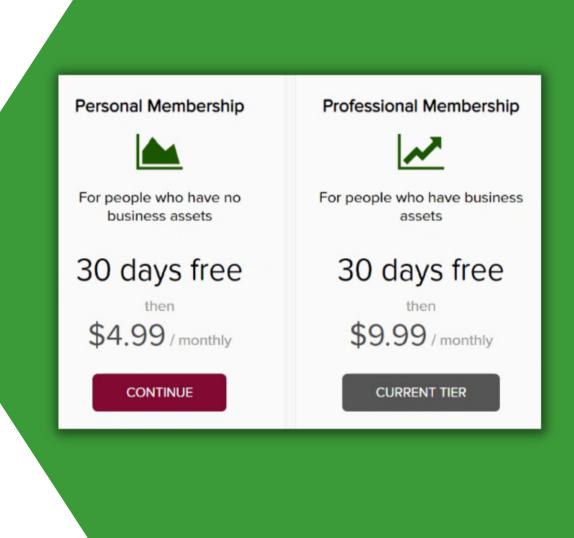
### No Cost To The Bank

- By recommending CalcuTrack as an alternative, you can start experiencing Better Personal Financial
- Statements at no cost.

## **30-Day Free Trial**

Clients can complete and submit their statement within 30 days for free.



# **Scorecard**

| CalcuTr             | rack <sup>™</sup> • Das | shboard - Pro Acco | ount |
|---------------------|-------------------------|--------------------|------|
| Jim Smith<br>Member | *                       | My Net Worth 🔻     | M    |

| CalcuTrack <sup>™</sup> • Dashboard                             | Pro Account   |  |                              |                              |                              |                              |  |  |
|---|---|--|------------------------------|------------------------------|------------------------------|------------------------------|--|--|
| Jim Smith<br>Member My Ne                                       | et Worth  My Cash Flow  Scorecard   | <ul> <li>My Financial Stateme</li> </ul> | nt 👻 Reports                 | Linked Accounts              | My Subscription              |                              |  |  |
| ersonal Assets 🕄  |   |  |                              |                              |                              |                              |  |  |
| Bank Accounts   | Personal Scorecard  |  |                              |                              |                              |                              |  |  |
| • Residences  |   |  |                              |                              |                              |                              |  |  |
| Securities  | curtities CalcuTrack Observer allows members to view a score for each of their financial areas over the four quarters of the year and observer its trend. |  |                              |                              |                              |                              |  |  |
| Vehicles 2  | Personal Net Worth  | Current Value<br>February, 2022          | Quarter 1<br>Jan - Mar, 2022 | Quarter 2<br>Apr - Jun, 2022 | Quarter 3<br>Jul - Sep, 2022 | Quarter 4<br>Oct - Dec, 2022 |  |  |
| Other Assets  |   |  |                              |                              |                              |                              |  |  |
| Life Insurance  | Total Assets:   | \$1,543,472.28                           | N/A                          | N/A                          | \$1,543,472.28               | N/A                          |  |  |
| her Liabilities 🕄   |   |  |                              |                              |                              |                              |  |  |
| Loans N/A   | Iotal Liabilities.  | \$151,932.91                             | N/A                          | N/A                          | \$151,932.91                 | N/A                          |  |  |
| Credit Cards 2  |   |  |                              |                              |                              |                              |  |  |
| iness Assets ()   | Total Net Worth: 1  | \$1,666,539.37                           | N/A                          | N/A                          | \$1,666,539.37               | N/A                          |  |  |
| Entitles 1  |   |  |                              |                              |                              |                              |  |  |
| Real Estate 1 Businesses 1                                      |   | Current Value                            | Quarter 1                    | Quarter 2                    | Quarter 3                    | Quarter 4                    |  |  |
| Businesses 1 Notes Receivable 1                                 |   | February, 2022                           | Jan - Mar, 2022              | Apr - Jun, 2022              | Jul - Sep, 2022              | Oct - Dec, 2022              |  |  |
| Alternative Investments   | Total Income:   | \$6,000.00                               | \$18,000.00                  | \$18,300.00                  | \$20,497.00                  | \$0.00                       |  |  |
| n Flow (1)  |   |  |                              |                              |                              |                              |  |  |
| ncome 🗸   | Total Expenses:   | \$5,524.00                               | \$16,112.00                  | \$14,269.00                  | \$16,553.00                  | \$0.00                       |  |  |
| Expenses 🗸  |   |  | •,                           | • • •,=====                  | •                            |                              |  |  |
| Almost There<br>Please fill the last<br>fields!<br>Start wizard | Savings Rate: 🕦   | 8.4%                                     | N/A                          | N/A                          | 8.4 %                        | N/A                          |  |  |
|   | Personal Ratios   | Current Value<br>February, 2022          | Quarter 1<br>April 1, 2022   | Quarter 2<br>July 1, 2022    | Quarter 3<br>October 1, 2022 | Quarter 4<br>January 1, 2023 |  |  |
|   | Total Debt to Income: ①<br>\$1,133.00 / \$6,000.00 × 100  | 18.9%                                    | N/A                          | N/A                          | 18.9 %                       | N/A                          |  |  |
|   | Mortgage Debt to Income: <b>6</b><br>\$674.00 / \$6,000.00 x 100  | 11.2%                                    | N/A                          | N/A                          | 11.2 %                       | N/A                          |  |  |
|   | Consumer Debt to Income: <b>6</b><br>\$459.00 / \$6,000.00 x 100  | 7.7%                                     | N/A                          | N/A                          | 7.7 %                        | N/A                          |  |  |

# **On-Boarding Wizard**

#### How To Get Started?

Sign-Up to let us assist you with a better personal financial statement.



Link Your Accounts to reduce manual entries and get automated daily balance updates.





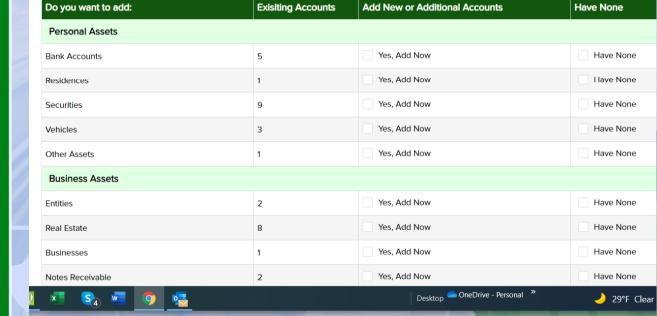
to add more information and make your financial picture complete.

#### Get The Results You Deserve

and never fill out another Personal **Financial Statement** again.







Learn more about the completion wizard Link More Accounts

#### Net Worth

**Completion Wizard** 

Click here to watch our introductory video

### Experience our powerful, new, more accurate Personal Financial Statement:

By handing out our brochure or business card to your clients Through a link from the bank's website to CalcuTrack's landing page



# **Our Technology & Team**

amazon webservices CalcuTrack is hosted by the most secure hosting environment.





CalcuTrack uses the most advanced technology to link members' accounts to their original source. Stripe VISA Masterard Mastro Metricov

CalcuTrack's powerful payment portal internally manages the entire payment experience for our members.

Sales-Marketing Sami Jarjour, George Jarjour Testing & Support Carla Munoz & Monica Jacobs

### The Most Secure Data Management Practices

- No links to live financial data
- Accounts truncated to 4 digits
- Each member controls all data fields
- No personal identification information is required
- \* Data recovery plan, data breach & protection procedure, liability indemnification, professional liability insurance, Amazon hosting architecture, all available upon request

# Why CalcuTrack? Because you and your clients deserve better!



- 1 Our lender dashboard with financial ratios facilitates early "go-no-go" decisions
- 2 Help your borrowers succeed with a better Personal Financial Statement
- 3 Improve compliance by reducing associated exceptions
- 4 No cost, no contract, no risk to you or your bank



www.calcutrack.com

#### www.CalcuTrack.com



### CalcuTrack

Providing lenders and their clients with more accurate, complete, and consistent Personal Financial Statements that everyone can trust, is easy to create and maintain.

# **Personal Scorecard**

| CalcuTrack <sup>™</sup> • Dashboard •  | Pro Account   |                                 |                              |                              |                              | $\equiv$ John Smith (        |  |
|--|---|---------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--|
| m Smith<br>ember My Net  | Worth ▼ My Cash Flow ▼ Sc                             | orecard  My Financial Stateme   | ent • Reports                | Linked Accounts 🛦            | My Subscription              |                              |  |
| rsonal Assets ()   |   |                                 |                              |                              |                              |                              |  |
| Bank Accounts 3  | Personal Scoreca                                      | rd                              |                              |                              |                              |                              |  |
| • Residences   |   |                                 |                              |                              |                              |                              |  |
| Securities     CalcuTrack Observer allows members to view a score for each of their financial areas over the four quarters of the year and observer its trend. |   |                                 |                              |                              |                              |                              |  |
| Vehicles 2   | Personal Net Worth                                    | Current Value<br>February, 2022 | Quarter 1<br>Jan - Mar, 2022 | Quarter 2<br>Apr - Jun, 2022 | Quarter 3<br>Jul - Sep, 2022 | Quarter 4<br>Oct - Dec, 2022 |  |
| Other Assets 1   |   |                                 |                              |                              |                              |                              |  |
| Life Insurance   | Total Assets:   | \$1,543,472.28                  | N/A                          | N/A                          | \$1,543,472.28               | N/A                          |  |
| Other Liabilities 🕄  |   |                                 |                              |                              |                              |                              |  |
| Loans N/A  | Total Liabilities:                                    | \$151,932.91                    | N/A                          | N/A                          | \$151,932.91                 | N/A                          |  |
| Credit Cards 2   |   |                                 |                              |                              |                              |                              |  |
| iness Assets 🖲   | Total Net Worth: 0                                    | \$1,666,539.37                  | N/A                          | N/A                          | \$1,666,539.37               | N/A                          |  |
| Entitles   |   |                                 |                              |                              |                              |                              |  |
| Real Estate  | Demonstration of Flore                                | Current Value                   | Quarter 1                    | Quarter 2                    | Quarter 3                    | Quarter 4                    |  |
| Businesses 1   | Personal Cash Flow                                    | February, 2022                  | Jan - Mar, 2022              | Apr - Jun, 2022              | Jul - Sep, 2022              | Oct - Dec, 2022              |  |
| Notes Receivable   | Total Income:   | \$6,000.00                      | \$18,000.00                  | \$18,300.00                  | \$20,497.00                  | \$0.00                       |  |
| Alternative Investments  | iotal income.   | \$0,000.00                      | \$10,000.00                  | \$10,000.00                  | φ20,457.00                   | \$0.00                       |  |
| sh Flow (1) Income   | T-1-1 5   | <b>45 50 4 00</b>               | <b>t</b> 10,110,000          | <b>*</b> ** 000 00           | <b>A</b> 10 550 00           | <b>t</b> 0.00                |  |
| Expenses 🗸   | Total Expenses:                                       | \$5,524.00                      | \$16,112.00                  | \$14,269.00                  | \$16,553.00                  | \$0.00                       |  |
| Almost There<br>Please fill the last   | Savings Rate: 1                                       | 8.4%                            | N/A                          | N/A                          | 8.4 %                        | N/A                          |  |
| fields!<br>Start wizard  | Personal Ratios                                       | Current Value<br>February, 2022 | Quarter 1<br>April 1, 2022   | Quarter 2<br>July 1, 2022    | Quarter 3<br>October 1, 2022 | Quarter 4<br>January 1, 2023 |  |
|  | Total Debt to Income: ()<br>\$1,133.00 / \$6,000.00 x | 18.9%                           | N/A                          | N/A                          | 18.9 %                       | N/A                          |  |
|  | Mortgage Debt to Income: €<br>\$674.00 / \$6,000.00 × | 11.2%                           | N/A                          | N/A                          | 11.2 %                       | N/A                          |  |
|  | Consumer Debt to Income:                              | <b>D</b> 7.7%                   | N/A                          | N/A                          | 7.7 %                        | N/A                          |  |

# Wizzard

#### **Completion Wizard**

Click here to watch our introductory video

Learn more about the completion wizard

Link More Accounts

#### Net Worth

| Do you want to add: | Exisiting Accounts | Add New or Additional Accounts    | Have None            |  |  |
|---------------------|--------------------|-----------------------------------|----------------------|--|--|
| Personal Assets     |                    |                                   |                      |  |  |
| Bank Accounts       | 5                  | Yes, Add Now                      | Have None            |  |  |
| Residences          | 1                  | Yes, Add Now                      | Have None            |  |  |
| Securities          | 9                  | Yes, Add Now                      | Have None            |  |  |
| Vehicles            | 3                  | Yes, Add Now                      | Have None            |  |  |
| Other Assets        | 1                  | Yes, Add Now                      | Have None            |  |  |
| Business Assets     |                    |                                   |                      |  |  |
| Entities            | 2                  | Yes, Add Now                      | Have None            |  |  |
| Real Estate         | 8                  | Yes, Add Now                      | Have None            |  |  |
| Businesses          | 1                  | Yes, Add Now                      | Have None            |  |  |
| Notes Receivable    | 2                  | Yes, Add Now                      | Have None            |  |  |
| 📧 🗞 🚾 🧔 🥶           |                    | Desktop 👄 OneDrive - Personal 🏾 » | 🌙 29°F Clear \land 🔅 |  |  |

### **Current Enhancements**

To improve lender and member experience by focusing on ease of use and improved value deliveries The ability for borrowers to add a loan request as part of their Personal Financial Statement (Jan. 2023)

www.CalcuTrac

### CalcuTrack™

"With CalcuTrack, the personal financial statement is no longer a creative, worthless, written task that frustrates everyone."

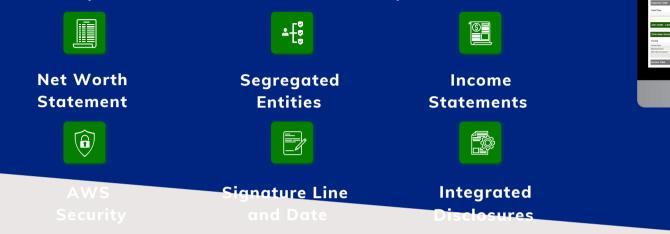
- Colorado Lender

# **CalcuTrack™**

Providing lenders and borrowers with a more accurate, complete, and consistent Personal Financial Statement that is easy to create, maintain, and that everyone can trust.

#### **A Better Personal Financial Statement**

#### Easy to create, maintain, and updated 24/7



# The CalcuTrack Advantage

#### A BETTER PERSONAL FINANCIAL STATEMENT

All assets, liabilities, global cash flow, and disclosures are neatly managed and organized by legal entities.

#### EASY TO CREATE AND MAINTAIN

Our on-boarding wizard and updates from financial accounts makes the task easy to start and maintain.

#### INTUITIVE AND COMPREHENSIVE

Members can add and track the data necessary to achieve their goals and create the best Personal Financial Statement ever.

## **Meet The Team**

#### Chris Gredig Founder

#### Development

Terry Patrick - Lead Product Developer Kwamae Mcpherson - Amazon Hosting architect Daniel Aiken - Integration Architect

### Sales/Marketing

Sami Jarjour George Jarjour

### **Testing & Support**

Carla Munoz Monica Jacobs