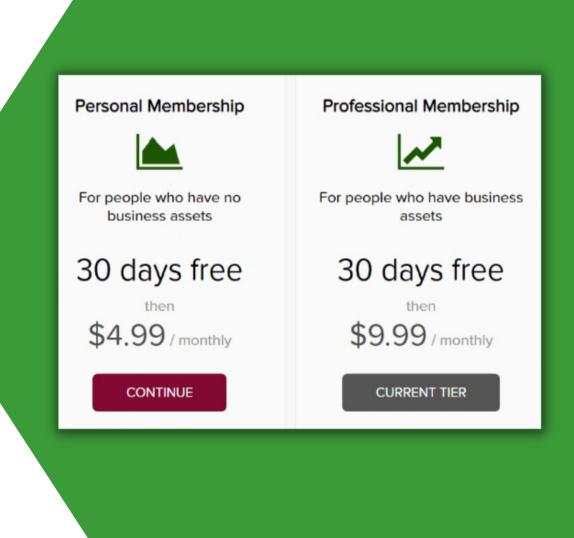
No Cost To The Bank

- 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 [™] • Das	shboard - Pro Acco	ount
Jim Smith Member	*	My Net Worth 🔻	M

CalcuTrack [™] • Dashboard	Pro Account							
Jim Smith Member My Ne	et Worth My Cash Flow Scorecard	 My Financial Stateme 	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 February, 2022	Quarter 1 Jan - Mar, 2022	Quarter 2 Apr - Jun, 2022	Quarter 3 Jul - Sep, 2022	Quarter 4 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 Please fill the last fields! Start wizard	Savings Rate: 🕦	8.4%	N/A	N/A	8.4 %	N/A		
	Personal Ratios	Current Value February, 2022	Quarter 1 April 1, 2022	Quarter 2 July 1, 2022	Quarter 3 October 1, 2022	Quarter 4 January 1, 2023		
	Total Debt to Income: ① \$1,133.00 / \$6,000.00 × 100	18.9%	N/A	N/A	18.9 %	N/A		
	Mortgage Debt to Income: 6 \$674.00 / \$6,000.00 x 100	11.2%	N/A	N/A	11.2 %	N/A		
	Consumer Debt to Income: 6 \$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.





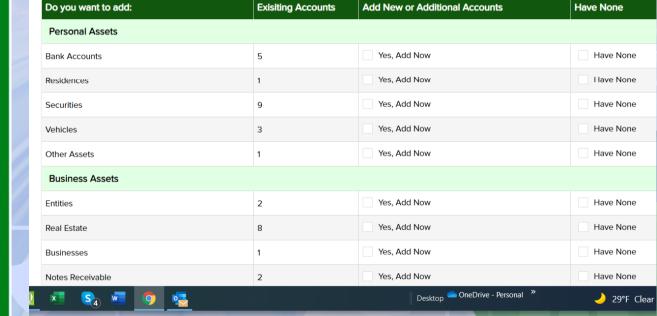
to add more information and make your financial picture complete.

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 [™] • Dashboard •	Pro Account					\equiv John Smith (
m Smith 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 February, 2022	Quarter 1 Jan - Mar, 2022	Quarter 2 Apr - Jun, 2022	Quarter 3 Jul - Sep, 2022	Quarter 4 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	45 50 4 00	t 10,110,000	* ** 000 00	A 10 550 00	t 0.00	
Expenses 🗸	Total Expenses:	\$5,524.00	\$16,112.00	\$14,269.00	\$16,553.00	\$0.00	
Almost There Please fill the last	Savings Rate: 1	8.4%	N/A	N/A	8.4 %	N/A	
fields! Start wizard	Personal Ratios	Current Value February, 2022	Quarter 1 April 1, 2022	Quarter 2 July 1, 2022	Quarter 3 October 1, 2022	Quarter 4 January 1, 2023	
	Total Debt to Income: () \$1,133.00 / \$6,000.00 x	18.9%	N/A	N/A	18.9 %	N/A	
	Mortgage Debt to Income: € \$674.00 / \$6,000.00 ×	11.2%	N/A	N/A	11.2 %	N/A	
	Consumer Debt to Income:	D 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."

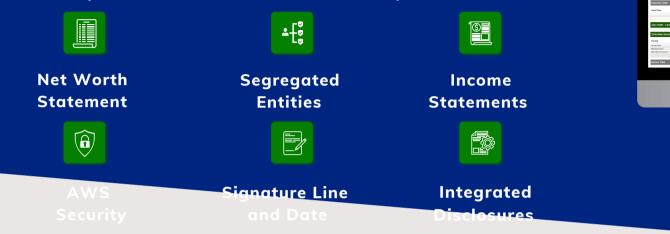
- Colorado Lender

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