CASH Suite 2.1

Release Notes for Build (090915)

As CASH enters its 15th year since its introduction in 1994 it also enters its 5th generation. In so doing, it is joined by four new applications, each designed to assist our clients with related business processes.

In its 5th generation CASH has evolved yet again. Now, CASH/CASH-Tax is reintroduced as CASH Insight. And a new comprehensive suite of Financial Tools' applications is introduced as the CASH Suite.

The CASH Suite of applications now includes:

CASH **Insight** facilitates the analysis of historical, projected and stressed financial capacities of businesses, individuals and relationships

CASH **CRE** will help lenders analyze and stress test commercial real estate for interest rate shocks and changing vacancy and expense rates

CASH **Reward** helps lenders identify and measure financial and non-financial risks

CASH **Profit** assures consistent pricing with target returns on equity and assets

CASH **GlobalView** enables the analysis and reporting of portfolio positions, concentrations, risks and trends

And the CASH Suite will expand later this year as we introduce…

CASH **Opportunity** will help identify and close new business opportunities and better manage existing relationships

CASH **OnTrack** will provide full-cycle tickler management to track loan covenants at client and portfolio levels

The CASH Suite has been developed to provide a fully scalable integrated suite of software tools designed to help organizations manage everything from business development through underwriting and on to risk and portfolio management.

Because the Suite is integrated, data and analysis created by anyone using any of the CASH Suite applications is available to other users operating other CASH Suite applications.

Please take a moment to review the new features and functions now available in CASH Suite 2.1 and feel free to call us toll free at (888)765-4939 with any questions you have concerning this exciting new release.

And thanks again for the opportunity you have provided for us to be of support and service!

CS2 Dashboard Interface - Enhancements	
Release (Build)	**Description**
CS2-090821	Added new Administrative Password control to force a user to change password at next login.
CS2-090701	RMA's IDP Data is now available for purchase as an add-on to the CASH Suite.
CS2-090701	Administrative Password Controls have been added to enforce alpha-numeric, set minimum lockout thresholds, and limit reuse of prior passwords.
CS2-090701	New option to repair Excel has been added to the Dashboard Ribbon. This is provided to assist users with restoring missing or incorrect toolbars/menus in Excel.
CS2-081103	Users can be assigned with administrative privileges by product within the Suite. This administrative control allows the user to gain access to all administrative functions within the product specified.
CS2-081103	To facilitate creating a large number of users, the CASH Administrator can now import users from Active Directory.
CS2-081103	The Reassign Statement Sets option now supports moving files between multiple locations.
CS2-081130	The CASH Administrator can now maintain Appraisers, Cities, Counties and Markets for the CASH CRE application.
CS2-080926	The Applications that comprise the CASH Suite are now accessed from a single CASH Suite icon on the Windows Desktop. (Prior versions were launched within the Microsoft Excel Application).
CS2-080926	With the new launch pad design, multiple applications within the CASH Suite can be easily opened at the same time.
CS2-080926	Also with the new interface, multiple borrower/analyses can be opened at the same time in separate windows.
CS2-080926	The launch pad can be modified with custom shortcuts providing easy access to other applications.
CS2-080926	When multiple locations are implemented within the back end, users can now select a location checkbox to see a flat list of all borrowers in all locations that they have permission to access.

	When the checkbox is not selected, the borrowers are organized by location structure.
CS2-080926	The Location field has been added to the Borrower List Report, Property List Report, Transaction List Report and the Assessment List Report.

CS2 Dashboard Interface - Repairs	
Release (Build)	**Description**
CS2-090701	Corrected issues with the Dashboard positioning -32000 pixels off screen
CS2-090701	Corrected issues related to the Dashboard being invisible within remote desktop systems, such as VNC, Dameware, and NetOp.
CS2-090318	Dashboard is now compatible with 64 bit versions of Windows Server and Vista.
CS2-081209	Include replacement ActiveX Controls that were patched by Microsoft in DB926857: MSCOMT2.OCX, MSDATGRD.OCX, MSFLXGRD.OCX, and MSHFLXGD.OCX. Refer to Microsoft KB926857 for more information, or contact our technical support department.
CS2-081209	Corrected Database Update problem when upgrading from DB Schema Version 3.5 and older, in which the custom calculations in the Memo section of the Income Statement and Balance Sheet were removed after updating.
CS2-081209	Corrected Database update for SQL Server to restrict users with DB_Datareader and DB_Datawriter Roles from running the update.
CS2-081209	Improved interface on the SQL Database Update window to allow users to minimize the screen during the update.
CS2-081209	Corrected an issue with the Dashboard, in which a Minimum Rights Windows user will not be prompted to install automatic upgrades.
CS2-081121	Corrected issues with the Dashboard reporting Invalid License File errors the first time the application is launched after upgrading to CS2.

CS2-081121	Corrected invalid CASH 2003 Data path errors in the CASH Connection screen.
CS2-081121	Improved topic content in Help System for all products within the CASH Suite.
CS2-081103	Corrected a restriction in which the default printer name could not be more than 32 characters
CS2-081103	Corrected the Installer so that the PDF Printer Driver (FTI_PDF) initializes properly immediately following an installation or upgrade.
CS2-081103	Corrected an issue in which a Minimum Rights Windows User will not be prompted to install automatic upgrades.

CASH Insight - Enhancements	
Release (Build)	**Description**
CS2-090821	Corrected issue in Excel 2007 configurations where very slow or transient SQL Connections cause Insight's Ribbons to not respond after saving a file.
CS2-090821	Corrected printing issue in the personal Real Estate Schedule, where the "Totals" and "Averages" columns fail to print when selected.
CS2-090821	Corrected uneven row heights on the "Real Estate Owned" and "Mortgages or Liens on Real Estate" Reports.
CS2-090821	Corrected the delete column option in personal and 1040 analysis to also delete related sub-schedules within the column.
CS2-090821	Corrected an error that appeared when holding down the ctrl key and clicking the mouse within a schedule.
CS2-090701	Working Capital has been added to the RMA Industry Comparative Reports.
CS2-090701	Statement Counts and Group Descriptions have been added to the RMA Industry Comparative Reports.
CS2-090701	Single and Multi-Variate stressing options are now available to test against changes in Sales, Gross Margin, Operating Expense, Interest Expense and Income Tax Expense.

CS2-090701	Added option to allow the CASH Administrator to promote custom templates.
CS2-090701	The Indirect Cash Flow report has been restructured so that the totals match the UCA Cash Flow report.
CS2-090701	IRS Tax Forms 990 and 1041 are now included in the Tax Return Templates for full CASH Insight licensees.
CS2-090701	Coverage Ratios are now included in the Non-Profit Templates, Pro-forma Analysis.
CS2-090701	Added new feature to allow copying a column to a new column.
CS2-090701	Global Analysis of Borrowers and Guarantors now may include CRE Properties.
CS2-090701	Global Analysis now includes UCA Cash Flow and UCA Debt Coverage Reports.
CS2-090701	Stress Testing has been added to the Personal Financial Statement and Tax Form 1040 Analysis.
CS2-090701	Multi-variate stress testing is now available for all industry types.
CS2-090701	When RMA's IDP Data is licensed, new IDP and Cash Flow Measures Report is available.
CS2-090701	Projections are now available for Financial Intermediaries & Non-Profits.
CS2-090318	New 2008 IRS Tax Instructions are now included.
CS2-090318	New Detailed UCA Cash Flow Report has been added.
CS2-090318	Added Current Maturities of Term Debt account to all industries with non-segmented balance sheets.
CS2-090318	Significant enhancements to Ratios and Trends report for most Industries have been made.
CS2-090318	Added Non-current Derivative Hedging Asset and Liability accounts to all appropriate Industries.
CS2-081209	RMA Statement Studies Database® for 2008/2009 is included.

CS2-081209	The new 2009 RMA Bridge is included to report FTI as the vendor for transmittals.
CS2-081103	Insight now provides the ability to stress test businesses for the impact of structural changes in future revenue and expense.
CS2-081103	Significant enhancements have been made to Ratios and Trends reports for most Industries.
CS2-081103	Added a new reporting option, “Print System Footnotes”, which will add appropriate footnotes to the balance sheet and income statement when the borrower’s chart of accounts had been modified, or when Net Worth fails to reconcile.
CS2-081103	Added a “Wrap Text” preference.
CS2-081103	Added option to include Memoranda items in Custom Report Snippets.
CS2-081103	Enhanced the Output to Word option in the Personal RE Schedule to break the image to a reasonable size when many properties are included in the schedule.

CASH Insight - Repairs	
Release (Build)	**Description**
CS2-090915	Corrected Office 2007 SP-2 issue in which graphical images would display in black when sent to PDF.
CS2-090915	Corrected Stress Test error that resulted from an apostrophe being included in the financial statement “Statement Quality” description.
CS2-090915	Corrected errors resulting from inserting rows into the RE Schedule- when the last row in the schedule contained comments.
CS2-090915	Corrected issue specific to deleting Schedule W from the FICA and Medicare row in the 1040 Tax Return Template.
CS2-090701	Corrected issue specific to Office 2007 SP-2, in which grid lines preference was not respected. (Grid lines would always appear when sending analysis to Microsoft Word).
CS2-090701	Custom Report Snippets are now Industry specific to

	accommodate for different line types within each template. After this upgrade all snippets created in prior versions will be migrated to the General Industries Templates, and Snippets for other templates will need to be recreated in their respective templates accordingly.
CS2-090318	Corrected the behavior of the Office 2007 Compatibility Pack so that it no longer removes the CASH.XLA application when launched.
CS2-090318	Corrected the Foreign Exchange (FX) Rate print option to properly calculate exchange rates.
CS2-090318	Corrected the Hide Blank Lines print option to respect blank lines in the Detailed UCA Cash Flow Report when producing the report in Microsoft Word.
CS2-081201	Corrected tax form 1040 so that FICA and Medicare auto-calc properly when not using a Wages and Salaries schedule.
CS2-081121	Corrected errors that occurred when producing consolidated analysis of Forms 1065 and 1120S.
CS2-081121	Corrected problem with entering Analyst Name or Preparer in the header of the Personal Tax Return.
CS2-081121	Corrected function keys Ctrl-R and Ctrl-C in the Projection's Interest Expense Schedule.
CS2-081121	Corrected issue with saving a projection in which the statement quality included an apostrophe.
CS2-081103	When consolidating business files, users will now be able to select the desired statement quality when a borrower has more than one statement with the same statement date.
CS2-081103	Schedules in the Income Statement will now properly adhere to the Marginal P & L reporting option.

CASH CRE - Enhancements

Release (Build)	Description
CS2-090915	CRE Properties created for Relationships can now be incorporated in Global Analysis and also included as part of a relationship in Reward.

CS2-090701	Added new option to Project Fiscal Year End.
CS2-090701	Added option to allow the CASH Administrator to promote custom templates.
CS2-090701	Stress testing may now use any of the four Cap Rates (Appraisal Cap Rate, Adjusted Cap Rate, Cap Rate at appraised value, and Cap Rate at Cost) for valuation.
CS2-090701	Multi-variate stressing is now available to test as against Gross Rent, Vacancy Rate, Operating Expense Ratio, NIO, Interest Rate and the four Cap Rates.
CS2-090701	Added the “View all Locations” checkbox to the Open Property screen.
CS2-090701	New Combined Property Analysis report has been added.
CS2-090701	CRE has been added to the File Transfer options in CASH Suite.
CS2-081103	Significant enhancements to Ratios and Trends Report.
CS2-081103	Added ability to record multiple appraisals for a single property.
CS2-081103	Added ability to record multiple loans for a single property.
CS2-081103	New Property Templates are now available to choose from.
CS2-081103	Added an Appraisal History Report, which provides an overview of the appraisal data for a particular property
CS2-081103	Added a Property Statistics Report, which provides valuation and appraisal information on the selected CRE portfolio segment.
CS2-081103	Added the Appraisal Statistics Report, which provides valuation and appraisal information on the selected CRE portfolio segment.
CS2-081103	Introduced a new option “Populate Debt Service”. When selected, the principle and interest payments will automatically populate in the P & L when statement dates are entered.
CS2-081103	Expanded list of ratios presented in the Compare to Another Property and Compare to Portfolio reporting functions.
CS2-081103	Added quartile scores for all ratios in the Compare to Portfolio Report.

CS2-081103	The Rent Roll will now be accessible under the View Menu and will no longer foot to the Operating Statement.
CS2-081103	Users may now choose the appropriate amortization type for the loan.

CASH CRE - Repairs	
Release (Build)	**Description**
CS2-090701	CRE now permits the same loan number to be used for different properties.
CS2-081201	Corrected issue with entering an apostrophe within the City, County, or sub-Market fields which would produce data entry errors.
CS2-081121	Corrected screen refresh when creating a new tenant in Rent Roll.
CS2-081121	Corrected CRE Stress Test to use Amortization Term rather than Loan Term to accommodate balloon payments.
CS2-081121	Changed the CRE Ratios report to print on two reports, and improved the layout of the Tear Sheet for usability.

CASH Profit - Enhancements	
Release (Build)	**Description**
CS2-090701	Added the “View all Locations” checkbox to the Open screen.
CS2-090701	Profit has been added to the File Transfer options in CASH Suite.

CASH Reward - Enhancements	
Release (Build)	**Description**
CS2-090915	Assessment Date and Description have been added to the report footers in Reward.
CS2-090915	CRE Properties created for Relationships can now be incorporated in Global Analysis and also included as part of a

	relationship in Reward.
CS2-090701	When performing a risk assessment against a borrower, user may now select the specific Insight or CRE statement date to be used within the analysis. In prior releases, Reward defaulted to the last statement date spread.
CS2-090701	Reward now provides the ability to track changes in all elements over time.
CS2-090701	Users may now manually enter weights for various borrowers and guarantors.
CS2-090701	Reward now provides for different score ranges.
CS2-090701	Added the “View all Locations” checkbox to the Open screen.
CS2-090701	Reward now incorporates calculations from CRE if available.
CS2-090701	Users may now specify ratio/calculation scores by template type.
CS2-090701	RMA’s IDP is now available for purchase to use within the risk assessment.

CASH GlobalView - Enhancements	
Release (Build)	**Description**
CS2-090821	Added the Location field to all GlobalView reports.
CS2-090701	When maintaining calculations in CASH Suite, new option is available to undo changes and set back to the default calculation.
CS2-090701	Improved efficiency when running the covenant compliance analysis.
CS2-090701	Added Net Profit as a dependent variable for all Insight stress tests.
CS2-090701	Added Taxes and Interest Income as independent variables to Financial Institution Template stress testing.
CS2-090701	Added Contributions as independent variable to all Non-Profit stress testing.

CS2-090701	Added Operating Expense to all Insight stress testing.
CS2-090701	CRE Stress Testing may now use any of the four Cap Rates for valuation.
CS2-090701	Multivariate stress testing is now available in CRE and Insight
CS2-090701	New option to Compare to Portfolio has been added for CRE Data
CS2-090701	RMA's IDP is now available for purchase to use as against the portfolio.
CS2-081121	Corrected CRE Stress Test to use Amortization Term rather than Loan Term to accommodate balloon payments.
CS2-081103	Added the option to create and maintain custom calculations for CRE.
CS2-081103	Added a Property Statistics Report, which provides summary information on the selected CRE portfolio segment.
CS2-081103	Added the Appraisal Statistics Report, which provides valuation and appraisal information on the selected CRE portfolio segment.
CS2-081103	The Purge Data function can now be used to remove CRE, Profit and Reward files

CASH GlobalView - Repairs

Release (Build)	Description
CS2-090821	Repaired issue specific to Windows Vista and Excel 2007 in which printing the CRE Property Statistics Reports to Excel would generated an "Excel is not responding" error message.

Prior Release Notes - CASH Suite 1.0

CASH Suite 1.0 Analytical & Reporting Enhancements

- CASH's RMA Bridge program has been updated to support the 2008 submission year.

- Schedule R has been added to CASH Insight's 1065 and 1120S tax return templates to more accurately reflect the data from IRS Form 8825.

CASH Suite 1.0 Data Entry & Other User Interface Improvements

- CASH Insight's Personal Tax Return Form 1040 may now be customized and saved as a new Template.
- Tax Instructions for year 2007 have been updated for each of CASH Insight's Personal and Business Tax Forms: 1040, 1065, 1120, and 1120S.
- The RMA Statement Studies Database has been updated to the current 2007/2008 release.

CASH Suite 1.0 General Enhancements & Systems Changes

- In prior CASH versions, workstations connected to SQL Server indirectly through CASH's Web Service running in IIS. With the introduction of CASH Suite, we now offer additional direct connectivity options for SQL Server:
    - Windows Authentication
    - SQL Server Authentication
    - ODBC Connectivity
        - User DSN
        - System DSN
        - File DSN
- CASH Insight's College and Hospital non-profit templates have been changed so that the basis for common-sized income statements is now the Total Operating Revenue.
- CASH Insight no longer limits the number of working temporary files for a statement set. In prior CASH versions, the temporary files were limited to 5 per statement set.
- Each application in the CASH Suite is now protected with a login name and password.

CASH Suite 1.0 Administrative Enhancements

- CASH Suite's File Transfer routine has been enhanced to provide transfer options for Reward and Profit data.

CASH Suite 1.0 Software Repairs

- Issue corrected in which "Close CASH and Return to Windows" was selected and on occasion the Excel settings were not saved.
- The cursor row and column position is now retained when closing a schedule. In prior versions, the cursor would move to column D upon closing a schedule.
- User permissions have been corrected allowing a full permissions user see files that a user with "user only" permissions created.
- Issue corrected when software had expired and license counts were being reduced, license keys could not be applied to extend the use of the software.
- Corrected run-time error when printing schedules in the Excel 2000 environment.
- Corrected issue with errors generated by closing Excel with the Application Close button.
- Corrected Office Assistant errors when sending Business Tax Return analysis to Word.
- Corrected issue with the Administrator changing the default Font Size to a size smaller than 12, and the font not being respected when end users open CASH.
- Corrected font size modifications not being respected in Global Analysis.
- Corrected "Object not found error" when sending analysis to Word while Outlook is open in the background.
- Modified schedules to allow printing more than 500 lines.
- Corrected cursor placement when opening a personal tax return sub-schedule so that the cursor is placed within the sub-schedule and not the summary.
- Corrected printing Comments issue in which a borrower name prints extra large when beginning with a number.
- Corrected Excel 2007 issue with resorting schedules, and total lines being adversely affected.

Prior Release Notes - CASH 11 SR-2

CASH 11 SR2 Analytical & Reporting Enhancements

1. Several new account categories have been added to the various charts of accounts to enable accounts not affecting cash flow to be added to both the Balance Sheet and Income Statement.
2. CASH can now “auto-project” a fiscal year end statement from the last interim statement on file for a business.
3. All “sub-schedules” created within CASH-Tax have now been merged into single worksheets and may now be included within the same report. Previously, sub-schedules were presented within independent worksheets with each sub-schedule separately reported.
4. Global analysis may now be created without selecting guarantors.
5. Users may now select a standard color scheme as a part of the expanded User Options. Color schemes will then apply to all reports, regardless of the output method.
6. Users now have the option to select number of copies when printing.
7. CASH now displays a warning message when Microsoft Office Document Image Writer is set as the default printer. Users will then be prompted with the Save As dialog so that the file may be saved when this driver is selected.
8. Users may now modify the standard report margins in CASH and CASH-Tax.
9. Users may now publish reports with or without gridlines.
10. Report headers and footers are now automatically created when sending reports to Excel.
11. The Covenant and User Analysis sections are now enabled in projections.
12. Users may now stop previewing multi-page reports to screen by pressing the Escape key while previewing.
13. Removed the 'Net Cash Flow / Debt Service' ratio in the Debt Service Coverage Analysis report in Global Analysis.
14. CASH now provides the ability to develop projections for Business Tax Returns, Auto/Equipment, and Real Restate modules.
15. Projections can now include up to 12 historical statements to be used as the basis for the initial linearly regressed projection. Historical statements included in such a fashion may be selected for inclusion within projections analysis reports.
16. Users may now set the option to “indent” or “outdent” account titles within the Balance Sheet and Income Statement.
17. Users may now set an option to publish reports in reversed chronological order (i.e., most recent to oldest, left to right).
18. Users may now see and use Global Analysis created by other users within the same location.

19. The Projections module now supports the easy creation of alternate future scenarios to facilitate “stress testing” a borrower based on different internal and external factors.

CASH 11 SR2 Data Entry & Other User Interface Improvements

1. A most recently opened file list has been added to the File menu in CASH.
2. Users may now elect to have CASH display formulas in the data entry range.
3. Users may now enter multiple statements/returns with the same date within CASH.
4. Users may now enter statement dates in any order. CASH will automatically reorder statement dates prior to publishing reports. Users may elect to order statements in any manner desired when publishing.
5. The data and summary information contained in the CASH-Tax “Personal Real Estate Owned” and “Mortgages and Liens on Properties” schedules are now included on the same report.
6. Tax Return schedules are now automatically “color-banded” to simplify transitioning from one sub-schedule to the next.
7. Users now enjoy the opportunity to set a greatly expanded set of options which will then govern their user interface as well as reporting options.
8. “Use Office Assistant” is now set as the default method to be used to display tax instructions when spreading tax returns for businesses and individuals.
9. The 'Memoranda' section has been relabeled to 'Adjustments' for business files and templates.
10. Covenants created within a historical business spread are now automatically carried forward within projections.
11. A complete NAICS code listing is now available in the borrower setup screen. Codes that do not contain RMA data are designated in Red Type. With this enhancement, you can now select from a complete NAICS listing when working with CASH’s RMA Bridge.
12. The Automatic Calculation option is now set to “on” when sending reports to Excel.
13. Users may now go to any account in a Personal Tax Return and/or Personal Financial by pressing F5.
14. Users may now elect to sort the accounts within supporting schedules in alphabetical order.
15. Users now have the option to select rounding when consolidating personal financial statements or tax returns.

CASH 11 SR2 General Enhancements & Systems Changes

1. CASH now supports Microsoft Office 2007 and Microsoft Windows Vista.
2. The RMA Statement Studies 2006/2007 database is included. In addition, CASH has been modified to work with future versions of the RMA Statement Studies Database

(so long as the database structures remain unchanged) without the need for a CASH update.

3. CASH now detects when a user opens a non-CASH Excel file within CASH so that it may be closed and reopened automatically in another instance of Excel.
4. Business Tax Returns are now included in CASH's Tax Return Analysis Module.
5. Balance Sheet and Income Statement Memo sections have been added to business spreads. The CASH Administrator can create up to 10 memo lines to help gather supplemental data and to present additional desired standardized analysis.
6. The Borrower list report may now be printed, previewed, or sent to Word, Excel and PDF files.
7. For support, users may now display the list of CASH related files installed by clicking on the Tech Report button located in the About CASH dialog or within the Support tab located in the CASH connection setup dialog.
8. Users may now assign access permissions to specific borrower files so that users who would otherwise not have access to the file may be granted the rights to maintain the data and produce analysis.
9. CASH now saves the current workbook in the event it encounters a problem when saving data to the enterprise database.
10. To simplify the review of license expirations, the text colors in the activation window have been changed from red to blue for evaluators.
11. Users may now elect to display the Printer set up dialog when printing from schedules.
12. Users are now prompted to confirm a change in the capitalization of the borrower's name.
13. CASH now checks the installed supporting programs (DLL's) to make sure they are appropriate for the version being run.
14. CASH now updates the database schema for CASHExport.mdb if its version is different from the current program version when exporting a file to a previous version of CASHExport.mdb.

CASH 11 SR2 Administrative Enhancements

1. To help in standardizing the CASH environment within an organization, the CASH Administrator may now set and "lock" many user options. (i.e., font style and size, report color schemes, report margins, etc).
2. CASH now launches a setup wizard to speed the initial user setup when logging in for the first time or when there are no users in the database.
3. CASH now offers a preference to turn on the location selection dialog to facilitate creating/opening/deleting a borrower file when multiple locations have been created in the database.
4. Custom templates may now be deleted only by the CASH Administrator or the template's creator.

5. When there's only one group available, a new user created will be assigned to the group automatically.
6. The administrator can reassign a user's Global Analysis to another user.
7. Permissions can now be assigned per user to allow modification of the Lender list in the Borrower Setup Screen.

CCT11 SR2 Repairs

The following repairs have been made within CASH 11 Service Release 2.0.

1. Issues related to accounts being locked out in Terminal Server/Citrix have been addressed.
2. Users can now enter the dates involving the year 2009.
3. CASH now respects non-CASH worksheets inserted into other Microsoft Office applications.
4. Formulas entered within cells are now retained in the database. Previously, they were converted to numbers when saved.
5. Users may no longer move the first account up or down within a section.
6. Added the column titles 'Before', 'Change' and 'After' to Proforma Impacts section when adding or importing a Proforma.
7. Publishers can now add business tax return borrowers to borrower or guarantor list in global analysis.
8. CASH now properly reports a zero value for scratch pads wherein the last line in the schedule contains text.
9. The "Go to" personal financial statement or tax return option now checks for files at all location, not just the default location.
10. Previously, an incorrect statement was selected when consolidating personal financial statements with more than one statement in the same year. It has been changed to select the last statement of the same year within the statement set.
11. Users are now able to add multiple rows at a time in a schedule. Schedules were not saved properly in previous version if rows were added in this way.

Prior Release Notes - CASH/CASH-Tax 11 SR-1.4.1 and prior

CCT11 SR1.4.1a Build (070411) Enhancements

1. The RMA Bridge for 2007 is now included in the software. Data can be sent to RMA in Excel or Access format.
2. The RMA Statement Studies database for 2006/2007 is now included in the software.

CCT11 SR1.4.1a Build (070411) Repairs

1. Modifications to the Populate Workbook function have been modified to alleviate possible issues with the spreadsheet not opening properly.

CCT11 SR1.4 Build (060428) Enhancements

1. The RMA Bridge for 2006 is now included in the software. Data can be sent to RMA in Excel or Access format.
2. A new License Synchronization procedure has been added to CASH's Licensing option. When one workstation on a network upgrades their license, all users will update to that same license the next time CASH is run on the other workstations.
3. A new Tech Report has been added to CASH's Help>About CASH screen. This will assist technical support when you call in with a question about CASH.
4. A new section called Cash Flow Adjustments has been added to the Ratio Analysis in CASH-Tax.
5. In CASH-Tax Schedule A, a new line has been added for Insurance on Primary and Secondary Residence.
6. In CASH-Tax Schedule F, lines for Debt Service Coverage Ratio and Debt Service Coverage Ratio- Adjusted has been added.
7. Tax instructions for year 2005 have been updated in all Tax Return Templates.
8. Revised the Audit Report to include the user name that changed the chart and the date the chart was changed.
9. The Analyze Significant Changes report is now enabled for the Specialized Industry Templates.

CCT11 SR1.4 Build (060428) Repairs

1. Corrected issue related to Consolidating Business Borrowers in which only 4 statements would print when 5 were selected to print.

CCT11 SR1.3 Build (060228) Enhancements

1. The Lender's Advisory Reports are now included in the Business Tax Return Templates.
2. The Business Tax Return Templates are now included in the Global Analysis and Combined Business report options.

3. The Personal Tax Returns and Financial Statement reports now include a report setup option to print Totals and Averages (similar to the functionality that was included in CASH 2003).

CCT11 SR1.2 Build (060104) Enhancements

1. The 2005/2006 RMA Statement Studies database is included in this service release.
2. The year 2005 tax return instructions are included for Tax Return Forms 1040, 1120, 1120S and 1065.
3. Users can now create custom templates for Personal Financial Statements.
4. Users will notice dramatically improved performance when opening/modifying & deleting files.
5. Added 'CASH Before Additional Debt Services' account to the Business Tax Return templates.
6. Adding/Deleting an account in the projection module now automatically rebuilds formulas in the projection.
7. When customizing reports, the customizations are now reflected in the Loan Compliance Module.
8. CASH automatically formats eCompare2 files when importing into CASH.
9. The special characters '-' and '_' are now allowed in the CASH login ID.
10. Borrower files can now be saved under a different name.
11. The Projection Module has been improved for auto-generating projections.
12. Global Analysis has been enhanced to include year-end statements for the current fiscal year-end month and year-end statements for prior fiscal year-end month.
13. Sub-schedule names now sort displaying in alphabetical order.

CCT11 SR1.2 Build (060104) Repairs

1. Corrected issues with saving loan covenants that are inserted in custom business templates.
2. Corrected issues with saving personal tax return schedules that contain more than 50 sub-schedules.
3. Corrected problems related to importing CASH 2003 files that included comments.
4. When creating projections, CASH would return an error when a Sales account line contained zero values.
5. Within the projection module, CASH did not save formatting for assumptions that were manually overridden with values.
6. Corrected problems with scratch pad formulas not saving properly in personal financial statements and personal tax returns.
7. Disabled Ctrl keys for Adding/Deleting lines in the Business Tax Return's Schedule A for Cost of Goods Sold.

8. Disabled the F9 key when no CASH files are open.

CCT11 SR1 Build (0907) Enhancements

1. CASH-Tax now allows users to switch between Tax Return “statement sets” and Financial Statement “statement sets” by clicking the footprint icon on the toolbar.
2. Global analysis has been enhanced to include Consolidated Debt Service Coverage and Consolidated Leverage Ratios for borrowers and guarantors.
3. Users may now suppress the snippet report title, statement dates and account titles when exporting custom reports (snippets) to Excel. This enables users to more effectively insert CASH/CASH-Tax analysis into predefined report ranges within existing Excel reporting templates.
4. The CASH Administrator may now compact and repair Access databases. In addition, the option to Compact and Repair has been added to the Set Paths form available from Excel’s File menu (i.e., the option is located directly below Run CASH).
5. As with personal tax returns, business tax return analysis instructions may now be displayed in pop-ups. The option to display business tax return instructions may be set using the Options dialog which may be accessed from the Tools menu.
6. Instructions are now provided for the completion of the 1120S tax return’s memoranda section.
7. Non current account types have been added to the Hospital/Health Care Specialized Industries templates for Estimated Third Party Payor Settlements.
8. CCT11 SR1 has been changed to enable passive expiration of evaluation of unlicensed software. Upon the expiration of unlicensed portions of the software, users may continue to use licensed portions without contacting Financial Tools support staff.
9. Users will now be notified when selecting aspects of the software which are available for evaluation. Users will also be notified as the expiration of the evaluation approaches.
10. Borrower/Guarantor files created using evaluation aspects of the software will now be removed from Global Analysis consideration.
11. The Rebuild Formulas procedures have been enhanced to facilitate rebuilding all formulas throughout the workbook other than those incorporated in scratch pads and the User Analysis section.
12. Users may now change the statement rounding for consolidated business files.
13. The Covenant Compliance report now supports publishing custom analysis created using the Custom Analysis Wizard.
14. The criteria for determining whether or not a borrower is more or less profitable than the industry have been refined.
15. Users will now be prompted to save changes when closing a borrower file when the only change made was to reclassify an account.
16. The EBITDA Report has been restructured to deduct dividends.

17. The Transfer Database function has been enhanced to import multiple files, custom templates, and user lists.
18. The Open Borrower window now provides "right mouse click" details about the statement set name, industry type and template name.
19. Loan covenants entered within the Covenant Tracking section are now listed in the "Go To Account" dialog.

CCT11 SR1 Build (0907) Repairs

1. Personal tax return instructions have been updated for Schedule D – Capital Gains & Losses.
2. The program has been modified to enable importing CCT2003 borrower files where data columns are hidden in both the primary data sheet and supporting schedules.
3. Specialized Industry templates now support the ability to select alternate ownership structures without adversely impacting calculations within the equity section of the balance sheet.
4. Calculations within the Debt Payments section of personal tax returns are now corrected for files imported from CASH-Tax 2003.
5. The program now accommodates importing duplicate contacts for companies and individuals.
6. CASH-Tax now imports older personal financial statements which previously may have failed due to structural issues in the Real Estate Owned schedule.
7. The EBITDA report may now be generated in all operating systems (inclusive of Windows 2000), regardless of location of the CASH program on the local machine.
8. Users may now sort statements before publishing reports using Marginal Profit & Loss statements in calculations.
9. In Proforma Analysis, the $- and % trend reporting features have been modified, with the Proforma Balance Sheet and Income Statement now reconciling to the appropriate financial statement.
10. The program now rebuilds all formulas following the addition or deletion of an account from the Balance Sheet and/or Income Statement.
11. Users may now enter text in text fields they add using the Custom Analysis Wizard. Previously CASH would provide a message stating that they must enter a whole number.
12. When importing CCT2003 files containing custom analysis, CASH now populates the formulas for all columns, including those not containing data.
13. CASH now supports the use of 2/29 for leap years. Previously, CASH would not reconcile 2/28 statements to 2/29 statements.
14. CASH-Tax now publishes all comments included within the supporting details section of the personal real estate schedule.
15. The program now imports CCT2003 data files that contain "=" or "#NAME" reference errors.

16. CASH-Tax now imports CASH-Tax 2003 files containing comments at the bottom of the tax return. Previously the import may have failed.
17. Compare to another Borrower has been repaired. Previously the option would fail in Office 2000.
18. Specialized Industries have been changed so that users may promote/demote accounts (i.e., move accounts up or down in the display) without adversely impacting the embedded formulas.
19. Exporting reports to Word 2000 has been modified so that the Word instance will always contain Word's command bars (i.e., Word's menus and toolbars).
20. The program has been changed so that users may create schedules for contra accounts without adversely affecting the signage for the line. Previously, CASH would convert the contra to a positive entry when the user closes the schedule.
21. Users may now select multiple statements to be included in EBITDA reports after publishing RMA analysis. Previously, users would be restricted to selecting a single statement for the EBITDA report.

Please contact Financial Tools' technical support staff in the event you have questions concerning any of the listed enhancements and repairs. You may reach technical support toll free at (888)765-4939.

CASH Suite 2.1