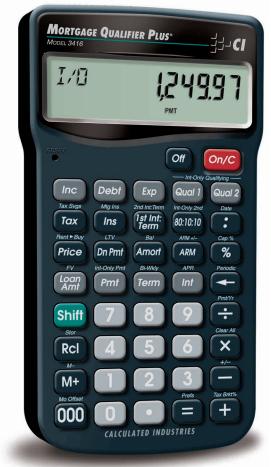


### **Tools for Mortgage Professionals**



Model 3416

New easy-to-use built-in functions and features quickly solve a client's challenging residential mortgage finance questions. Lightweight and durable.



#### PROTECTIVE SLIDE COVER

Slips on the front to protect the keys and the LCD or on the back when the calculator is in use.

#### **CUSTOM LOGO PRINTING**

Promote your image! Custom print your logo on the calculator case. Call for prices: 1-800-854-8075.



## **MORTGAGE QUALIFIER PLUS®**

Residential Mortgage Calculator with Complete Buyer Qualifying MORTGAGE LENDERS • BROKERS LOAN OFFICERS AND PROCESSORS

The new *Mortgage Qualifier Plus* is the easiest to use and most advanced mortgage calculator – designed specifically for mortgage professionals like you. Quickly figure several payment options with just a few keystrokes.

- **NEW** Interest-Only Payments
- **NEW** Interest-Only Combo Loans
- **NEW** Interest-Only Qualifying
- Versatile Conventional, FHA/VA and Interest-Only Loan Buyer Pre-Qualifying
- Complete PITI Payment Solutions; including Interest-Only
- Amortization with Remaining Balances
- Calculate Combination Loans: any Loan-to-Value (LTV) including Interest-Only 2nd Combo, Bi-Weekly and ARMs
- Easy Rent vs. Buy Comparison and Tax Savings
- Date-Math; Lock Expiration

# Easy to Use

Provides Accurate Answers with Fewer Steps. Designed for Mortgage Professionals. It's All You Need!

It helped me originate **\$50 Million** in sub-prime business in 2005. It is amazingly easy to use and helps me sell a variety of programs and payment options.

Rob Davidson #1 Loan Originator Loan Leaders of America



## Provide Solutions, Enhance Your Services, Qualify Prospects



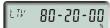
### Qualify Your Buyer or Loan Applicant Three Ways

- New! Interest-only qualifying.
- Qualify for Income Required, Maximum Loan Amount and Actual Ratios.
- Exclusive! Store and use two sets of Ratios (e.g., for Conventional and FHA/VA) or set Custom Ratios.



### **Complete Payment Solutions**

- Payments: P&I Payment, PITI Payment, Total Payment with Expense and Mortgage Insurance, and Interest-Only Payment.
- Specialty Payments: Balloon Payments and Bi-Weekly Payments.
- Complete Amortization for the total period or any specified range of periods.
- Future Value (e.g., Home or Land Appreciation) and Note Yields.



## **Evaluate and Compare Finance Options**

- **New!** Interest-Only 2nd Trust Deed Combo loan solutions.
- Combo Loans: Quickly find Combo Loan Payments and Loan Amounts for any LTV (80:10:10, 80:20).
- Combo Loan Savings: Evaluate a Combo Loan (80:10:10) compared to a Straight First Loan (90:10), with or without Mortgage Insurance.

- Rent vs. Buy Comparison: Enter Rent Payment and then quickly find Loan Amount, Price, PITI Payment, Estimated Annual and Monthly Tax Savings.
- Adjustable Rate Mortgage (ARM): Simplify complex ARMs. Show your clients the "worst case" scenario at the touch of a key.
- Tax Savings: Estimates Tax Savings from Mortgage Interest and Property Tax.
- Bi-Weekly Solutions: Compare costs, savings and loan paybacks against monthly schedules.

TUE 07-06-04

### **Additional Features**

- Date-Math: Quickly solve for escrow closing dates or figure out how many days are left until closing.
- Preference Settings: User-selected options for Payments per Year, Property Tax and Insurance Settings, Mortgage Insurance, Amortization and Qualifying Ratios.
- Periodic function for specifying a periodic vs. annual amount.
- Back Space key for easy editing of entered figures.
- · Multiple Memory Storage.
- Works as a Standard Math Calculator.

### Includes

- Easy-to-understand User's Guide, Pocket Reference Guide and Quick Reference Guide.
- Full One-Year Limited Warranty.
- · Protective Slide Case.
- · Long-Life Batteries.

# **MORTGAGE QUALIFIER PLUS®**

Residential Mortgage Calculator with Complete Buyer Qualifying

**Dedicated Keys and Functions Make It Easy To Use** 

Off

80:10:10

ARM

%

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1st Int: Term

Amort

Term

CALCULATED INDUSTRIES

Mortgage Qualifier Plus

Debt

Ins

Dn Pmt

Tax

Price

RcI

M+

000

**Complete Amortization** 

Rent vs. Buy Comparison Function

Appreciation and Future Value

Financial Keys: Loan Amount, Payment, Term and Interest. Enter Three and Solve for the Fourth.

Complete Payment Solutions Including PITI and Interest-Only

Handy Triple-Zero Key Reduces Keystrokes Qualifying Keys Provide On-the-Spot Buyer Qualifying

Combo Loan Key 80:10:10 and 80:15:5

Quick and Easy Adjustable Rate Mortgage Calculations

Backspace Key for Easy Correction Without Starting Over

> Preference Setting Function

AUTHORIZED DEALER:





35 Vantage Point Drive // Rochester, NY 14624 // Call 1.800.800.5001

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