

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

ENT 2800-3600
INC DEBT

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.

PITI 1,249.97
PMT

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.

LTV 80-20-00
%

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

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:

TRANSCAT

Visit us at Transcat.com!

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

Mortgage Qualifier Plus® and Calculated Industries® are registered trademarks of Calculated Industries, Inc. © 2006. All rights reserved.

3416-SPEC-4C-05_06