

# Tools for Real Estate and Mortgage Professionals



Model  
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Residential real estate finance options are easy to find using built-in, clearly labeled function keys. Quickly and accurately respond to your clients' questions and solve the "what ifs" of buyer qualifying, mortgage loans and residential real estate investments.

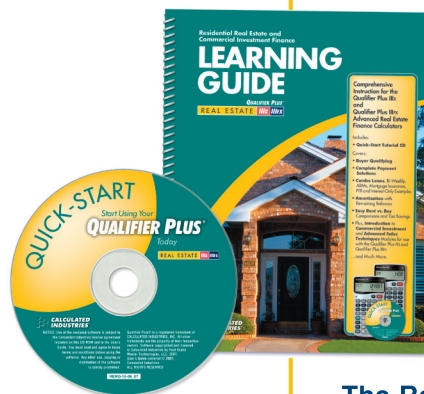
## QUALIFIER PLUS® IIIFX DESKTOP

*The Advanced Residential Real Estate Finance Calculator*

- **Exclusive! Cash Flow, IRR, NPV and NFV; Perfect for Investors and Lenders**
- **Versatile Buyer Pre-Qualifying, Conventional and FHA/VA Loans**
- **Complete Payment Solutions Including PITI and Interest-Only**
- **Amortization with Remaining Balances**
- **Calculate Combo Loans (80:10:10, 80:15:5); Bi-Weekly Loans and ARMs**
- **Easy Rent vs. Buy Comparisons and Estimated Tax Savings**

The **Qualifier Plus IIIfx DT** offers all the features of the hand-held calculator in a convenient desktop model. Large keys and an easy-to-read, adjustable display make it perfect for office use.

It is the ideal tool for real estate agents, brokers, investors and mortgage lenders. In addition to both common and advanced real estate finance problems, it calculates internal rate of return (IRR) for multiple cash flows as well as net present and net future values (NPV/NFV). Provide fast and accurate investment solutions without complicated formulas.



## LEARNING GUIDE

Get up-and-running in minutes with this step-by-step Learning Guide and Quick-Start Tutorial CD. Introductory, comprehensive and commercial investment modules cover everything from payment options to qualifying, in addition to cash flows, IRR, NPV and more.

**The Real Estate Learning Guide — Commercial Investment** makes use of the **Qualifier Plus IIIfx Desktop** calculator. In addition to common and advanced real estate finance problems, the workbook covers calculation of multiple cash flows, IRR, NPV, NFV and more. **2127-RE**

**The Mortgage Learning Guide — Commercial Investment** includes the **Qualifier Plus IIIfx Desktop** calculator. The commercial training module provides instruction on multiple cash flows, IRR, NPV, NFV and more. **2127-MG**

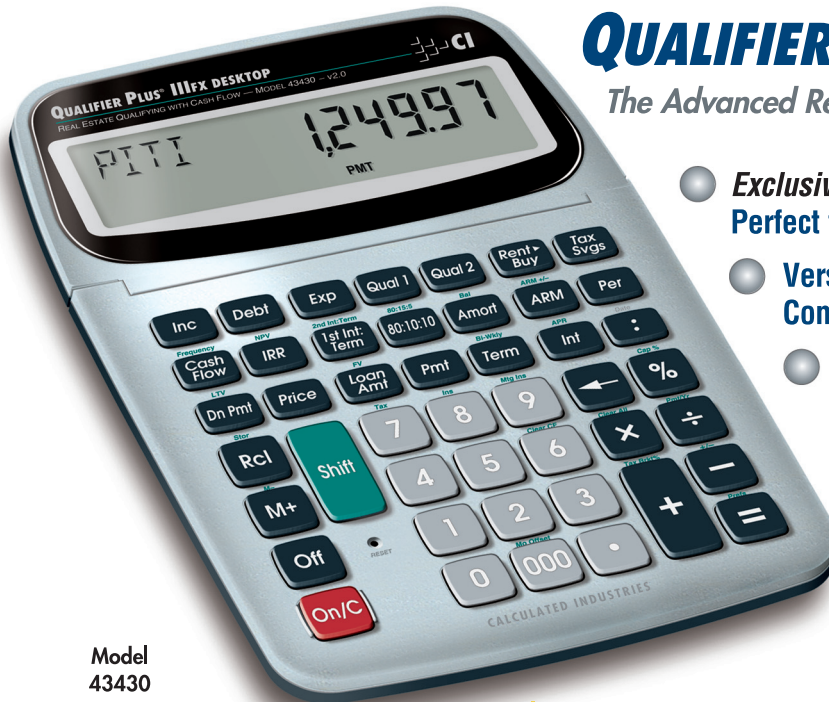


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The Advanced Residential Real Estate Finance Calculator



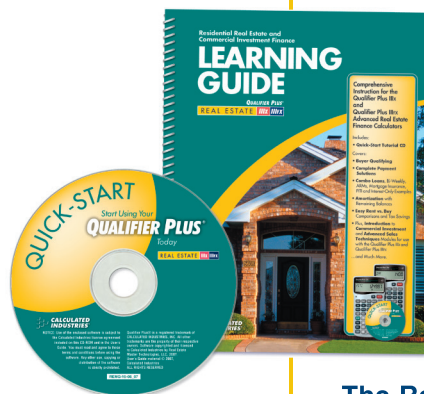
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# Qualify Buyers, Analyze Investments, Perfect for Office Use

## Compare the Features:

	Qualifier Plus IIIx	Qualifier Plus IIIx	QUALIFIER PLUS IIIx Desktop
<b>Qualify Your Buyer</b>	3415	3430	43430
Qualify for Income Required	✓	✓	✓
Maximum Loan Amount and Ratios	✓	✓	✓
Store Two Ratios (FHA/VA) or Set Custom Ratios	✓	✓	✓
<b>Cash Flow Solutions</b>			
Cash Flow Analysis		✓	✓
IRR, NPV and NFV		✓	✓
<b>Payment Solutions</b>			
Principal and Interest	✓	✓	✓
PITI	✓	✓	✓
Interest-Only Payments	✓	✓	✓
Complete Amortization	✓	✓	✓
Specialty Payments	✓	✓	✓
Future Value and Note Yields	✓	✓	✓
<b>Evaluate and Compare Finance Options</b>			
Combo Loans:			
80:10:10 and 80:15:5 LTV	✓	✓	✓
Combo Loans Compared to Straight First Loan (90:10) With or Without PMI	✓	✓	✓
Rent vs. Buy	✓	✓	✓
ARMs	✓	✓	✓
Estimated Tax Savings	✓	✓	✓
Bi-Weekly Costs and Savings	✓	✓	✓
Loan-to-Value (LTV)	✓	✓	✓
<b>Additional Features</b>			
Date-Math	✓	✓	✓
Preference Settings	✓	✓	✓
Periodic Function	✓	✓	✓
Backspace Key	✓	✓	✓
Multiple Memory Storage	✓	✓	✓
Standard Math Calculations	✓	✓	✓
Triple-Zero Key	✓	✓	✓
<b>Includes</b>			
Protective Slide Cover	✓	✓	
Quick Reference Guide	✓	✓	
Full-Sized User's Guide	✓	✓	✓
Pocket User's Guide	✓	✓	
Long-Life Batteries	✓	✓	✓
Full One-Year Warranty	✓	✓	✓

## QUALIFIER PLUS® IIIx DESKTOP

Advanced Residential Real Estate Finance Calculator with Cash Flow and Complete Buyer Qualifying

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

Qualifying Keys  
Provide On-the-Spot  
Buyer Qualifying

Dedicated Key for  
Multiple Cash Flows

Internal Rate of Return,  
Net Present and Net  
Future Functions

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

Complete Payment  
Solutions Including  
PITI and Interest-Only

Factory Reset

Easy-to-Read  
Digital Display

Rent vs. Buy  
Comparison Function

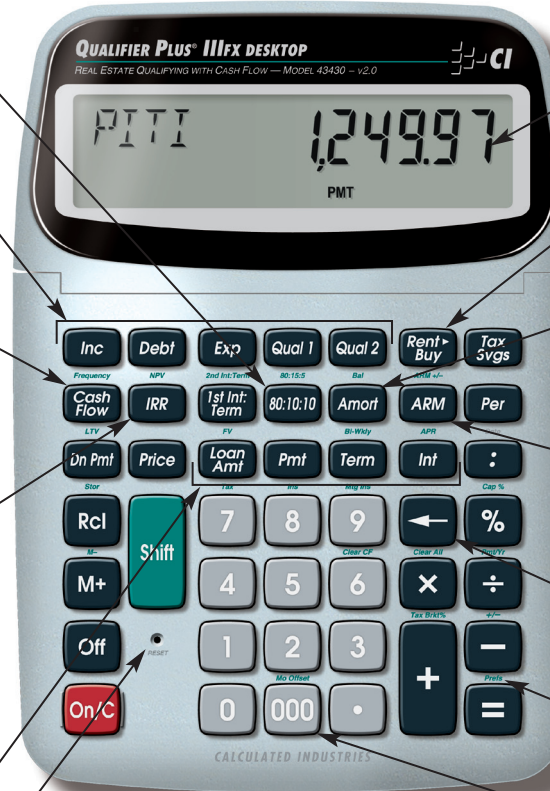
Complete Amortization

Quick and Easy  
Adjustable Rate  
Mortgage Calculations

Backspace Key  
for Easy Correction  
Without Starting Over

Preference Setting  
Function

Handy Triple-Zero Key  
Reduces Keystrokes



**DESKTOP  
MODEL**

AUTHORIZED DEALER: