



Tools for Real Estate and Mortgage Professionals



Model
43430

QUALIFIER PLUS® IIIfx DESKTOP

The Advanced Residential Real Estate Finance Calculator

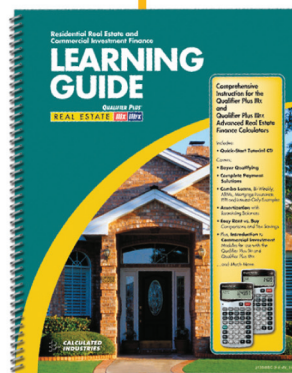
- **Exclusive! Cash Flow, IRR, NPV and NFV;**
Perfect for Investors and Lenders
- **Versatile Buyer Pre-Qualifying,**
Conventional and FHA/VA Loans
- **Complete Payment Solutions**
Including PITI and Interest-Only
- **Amortization with Remaining**
Balances
- **Calculate Combo Loans (80:10:10,**
80:15:5);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

DID YOU KNOW?

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.

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 the step-by-step Learning Guide. 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 and Mortgage Learning Guide — Commercial Investment makes use of the **Qualifier Plus IIIfx Desktop** calculator. In addition to common and advanced real estate finance problems, the Learning Guide covers calculation of multiple cash flows, IRR, NPV, NFV and more. **2128**

Qualify Buyers, Analyze Investments, Perfect for Office Use

Compare the Features:

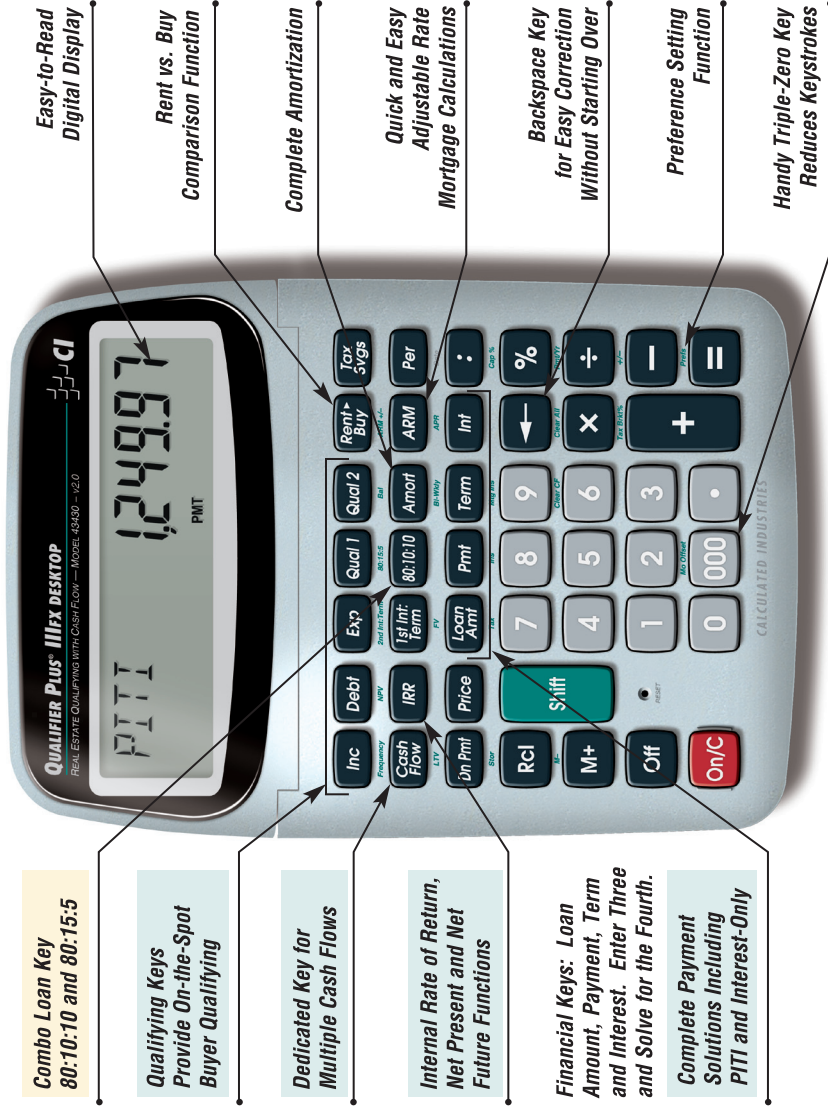
Qualifier Plus
IlliX Desktop

Qualifier Plus IlliX
Qualifier Plus IlliX

Qualify Your Buyer	3415	3430	43430
Qualify for Income Required	✓	✓	✓
Maximum Loan Amount and Ratios	✓	✓	✓
Store Two Ratios (FHAVA) or Set Custom Ratios	✓	✓	✓
Cash Flow Solutions			
Cash Flow Analysis			✓
IRR, NPV and NFV		✓	✓
Payment Solutions			
Principal and Interest	✓	✓	✓
PITI	✓	✓	✓
Interest-Only Payments	✓	✓	✓
Complete Amortization	✓	✓	✓
Specialty Payments	✓	✓	✓
Future Value and Note Yields	✓	✓	✓
Evaluate and Compare Finance Options			
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)	✓	✓	✓
Additional Features			
Date-Math	✓	✓	✓
Preference Settings	✓	✓	✓
Periodic Function	✓	✓	✓
Backspace Key	✓	✓	✓
Multiple Memory Storage	✓	✓	✓
Standard Math Calculations	✓	✓	✓
Triple-Zero Key	✓	✓	✓
Includes			
Protective Slide Cover	✓	✓	✓
Quick Reference Guide	✓	✓	✓
Full-Sized User's Guide	✓	✓	✓
Pocket User's Guide	✓	✓	✓
Long-Life Batteries	✓	✓	✓
Full One-Year Warranty	✓	✓	✓

QUALIFIER PLUS[®] ILLIX DESKTOP

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



AUTHORIZED DEALER:

CALCULATED INDUSTRIES[®]