

Tools for Real Estate and Mortgage Professionals



Model 3423

Includes:

Easy-to-follow Pocket Reference Guide, User's Guide on CD-ROM, Full One-Year Limited Warranty, Protective 360° Hard Cover Door and a Long-Life Battery.



**CALCULATED
INDUSTRIES®**

Putting answers at your fingertips since 1978

CANADIAN QUALIFIER PLUS® 4X

MODEL 3423

Advanced Real Estate Finance Calculator with Cash Flow and Built-In Canadian Interest Mode

Quickly and accurately solve residential real estate and mortgage questions. Unique loan qualifying feature helps you gain your client's confidence and provides a professional approach to the "what-ifs" of any loan or investment scenario.

- **Versatile Two-Loan Buyer Qualifying**
- **Complete Residential Finance, Amortization and Payment Solutions**
- **Metric-Imperial Conversions**
- **Commercial Investment Features**
- **Easy-to-Use! Complete User's Guide on CD-ROM**

Provide Solutions, Enhance Your Services and Qualify Prospects



- **Versatile Buyer Qualifying:**

Qualify buyers based on Income, Debt and Expenses; store two sets of ratios for loan comparisons.

- **Built-In Canadian Interest Mode:** Instant conversion between Canadian and U.S. Interest rates; no complex formulas to remember.

- **Residential Finance and Amortization:**

Payments • Terms • Interest Rate

- Effective Interest Rate
- Total Finance Charges
- Balloon Payments
- Remaining Balance
- Appreciation
- Future Value
- Loan-to-Value
- Bi-Weekly Loan Payment and much more!

- **Commercial Investment:** Solve for Cash Flow, IRR, NPV and NFV.

- **Canadian Mortgage Insurance:** Accurately solve for new Loan Amount and Payments with Canadian Mortgage Insurance.

- **Metric-Imperial Conversions:** Convert between Meters and Feet; Linear or Square measurements.

- **Built-In Price and Down Payment Functions** including LTV.

- **Date Math:** For listing and contract periods.

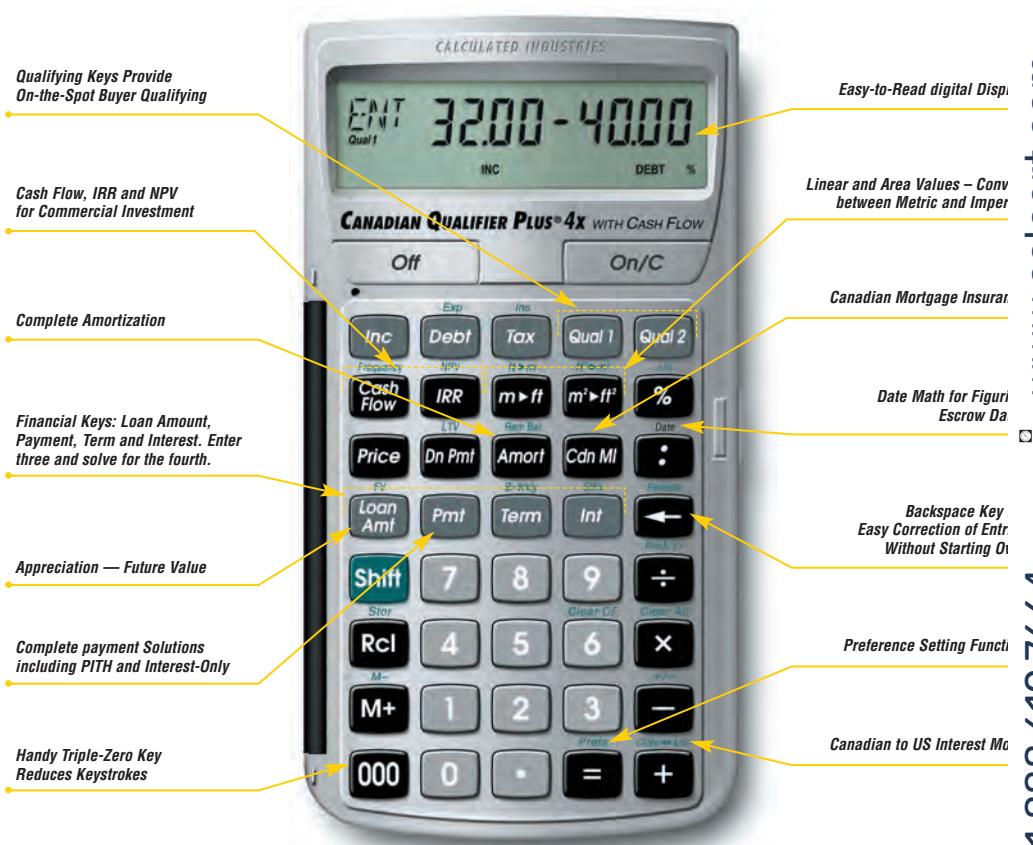
- **Works as a Standard Math Calculator.**

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Dedicated Keys and Functions Make It Easy To Use



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