

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.



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



CANADIAN QUALIFIER PLUS® 4x

MODEL 3423

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

Dedicated Keys and Functions Make It Easy To Use

- **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.**

*Qualifying Keys Provide
On-the-Spot Buyer Qualifying*

*Cash Flow, IRR and NPV
for Commercial Investment*

Complete Amortization

*Financial Keys: Loan Amount,
Payment, Term and Interest. Enter
three and solve for the fourth.*

Appreciation — Future Value

*Complete payment Solutions
including PITH and Interest-Only*

*Handy Triple-Zero Key
Reduces Keystrokes*

Easy-to-Read digital Disp.

*Linear and Area Values — Conv
between Metric and Imper*

Canadian Mortgage Insuranc

*Date Math for Figur
Escrow Da*

*Backspace Key
Easy Correction of Entr
Without Starting On*

Preference Setting Functi

Canadian to US Interest Mo



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