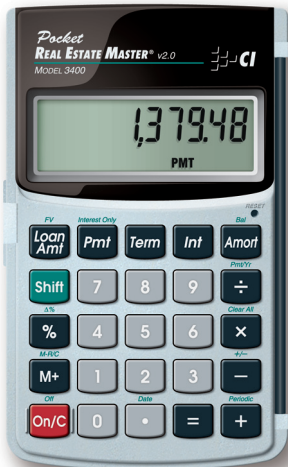


# POCKET REAL ESTATE MASTER

Model 3400

## USER'S GUIDE



**CALCULATED INDUSTRIES**®

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## Key Definitions

### Basic Function Keys

**On/C** **On/Clear Key** — Turns power on. Pressing once clears the display. Pressing twice clears all temporary values.

**Shift On/C** **Off** — turns all power off, clearing all non-permanent registers.

**+ -**  
**x ÷ =** Arithmetic operation keys.

**0 - 9** Digits used for keying in numbers and **.**

**%** **Percent (%)** — four-function (+, -, x, ÷) percent.

## Mortgage/TVM (Time Value of Money) Keys

---

**Loan  
Amt**

***Loan Amount or Present Value***

— Enters or solves for the initial loan amount or present value of a financial problem.

**Pmt**

***Payment*** — Enters or solves for the periodic principal and interest (P&I) payment.

**Shift Pmt**

***Interest-Only Payment*** —

Enters or solves for the periodic interest-only payment. A term does not need to be entered to solve interest-only payments.

**Term**

***Term of Loan*** — Enters or solves for the number of years. A second press will display the number of periods.

**Int**

***Interest*** — Enters or solves the annual interest rate. A second press will display the periodic (monthly) interest rate.

**Shift Loan  
Amt**

***Future Value*** — Enters or solves for the future value of a financial problem.

**Shift +** **Periodic** — Used with other function keys to designate a value as periodic rather than annual (e.g., **3 6 0 Shift + Term** ).

*Note: Interest and Term are stored permanently, until they are changed. This means, when you turn the calculator off, the values will stay in memory.*

## **Amortization Keys**

---

**Amort** **Amortization** — Displays the range of payments, total interest, total principal, total payments and remaining balance, for an entered number of years or periods. For example, to amortize year 1 enter **1 Amort** to display the total P&I reduction for payments 1-12.

**Shift Amort** **Remaining Balance** — Displays the remaining balance of the loan, for an entered number of years or periods (e.g., **1 Shift Amort** displays the remaining balance after payment 12).

## Date Key

---

- **Date Entry Key** – Used to separate the month, day, and year when entering dates (e.g., **5** **•** **2** **•** **0** **•** **7**) to enter 05-02-07). This allows you to add or subtract a number of days from a date to find a second date, and subtract one date from another date to find the number of days in between.

## Payments Per Year

---

The calculator is set to monthly loans, or 12 payments per year (Pmts/Yr). To change to other than 12 payments per year, use the **Shift** and **÷** keys (e.g., to set a loan to 6 payments per year, press: **6** **Shift** **÷**).

**Note:** Remember to change back to 12 by either resetting **1** **2** **Shift** **÷** or performing a Clear All/Reset **Shift** **X**.

## Delta Percent

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- Shift** **%** **Delta Percent Key ( $\Delta\%$ )** – Finds the percent change between two values.

## Percentage Calculations

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The percent % key can be used for finding a given percent of a number or for working add-on, discount or division % calculations.

For example:

$$800 \times 25\% = 200.00$$

$$250 + 10\% = 275.00$$

$$25 - 5\% = 23.75$$

$$100 \div 50\% = 200.00$$

## Memory

---

**M+** Store value in semi-permanent memory (e.g., **150 M+**).

**Shift M+** Recall memory value (e.g., if **150** has been stored in Memory, pressing **Shift M+** will display

**Shift M+ M+** Clears memory value.

**Note:** Semi-permanent means the value is not cleared by pressing **On/C** twice. Value is also cleared when the calculator is turned off.

## Decimal Place Selection

---

Press and the number of decimal places desired, up to six (e.g., **Shift** **1**, **Shift** **2**, etc.).

Pressing **Shift** **7** will set the calculator to floating decimal point mode.

*Note: When you turn the calculator off (**Shift** **On/C**), the number of decimal places is restored to two places.*

## Clear All

---

To clear/reset calculator to its default values, press **Shift** and **X** (Clear All).

CAUTION: Use this only when you wish to return the calculator to its default values.

## LOAN EXAMPLES

### Monthly Payment

---

Find the monthly payment on a 30-year loan of \$220,000 at 7.5% annual interest rate.

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>2</b> <b>2</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	220,000.00
<b>7</b> <b>.</b> <b>5</b> <b>Int</b>	7.50
<b>3</b> <b>0</b> <b>Term</b>	30.00
<b>Pmt</b>	1,538.27



## Term

---

How long does it take to pay off a loan of \$275,000 at 6.5% interest if you make payments of \$1,700 each month?

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>2</b> <b>7</b> <b>5</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	275,000.00
<b>6</b> <b>.</b> <b>5</b> <b>Int</b>	6.50
<b>1</b> <b>7</b> <b>0</b> <b>0</b> <b>Pmt</b>	1,700.00
<b>Term</b>	32.23

How long does it take to pay off a loan of \$275,000 at 6.5% interest if you make payments of \$1,700 each month?

KEYSTROKE	DISPLAY
<b>Term</b>	386.76

## Interest Rate

---

Find the interest rate on a mortgage where the loan amount is \$155,000, term is 30 years and the monthly payment is \$1,100.

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>1</b> <b>5</b> <b>5</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	155,000.00
<b>3</b> <b>0</b> <b>Term</b>	30.00
<b>1</b> <b>1</b> <b>0</b> <b>0</b> <b>Pmt</b>	1,100.00
<b>Int</b>	7.65

*(cont'd)*

(cont'd)

What is the periodic interest?

KEYSTROKE	DISPLAY
<b>Int</b>	0.64

## Loan Amount

How much can you borrow if the interest rate is 7.75% on a 30-year mortgage and you can afford to pay \$1,200 each month?

KEYSTROKE	DISPLAY
<b>On/C On/C</b>	0.00
<b>7 . 7 5 Int</b>	7.75
<b>3 0 Term</b>	30.00
<b>1 2 0 0 Pmt</b>	1,200.00
<b>Loan Amt</b>	167,501.32

## Interest-Only Payment (Calculation)

Find the interest-only payment on a loan of \$15,000 at 9% interest.

KEYSTROKE	DISPLAY
<b>On/C On/C</b>	0.00
<b>1 5 0 0 0 Loan Amt</b>	15,000.00
<b>9 Int</b>	9.00
<b>Shift Pmt</b>	112.50

## Interest-Only Payment (Entry)

How much can you borrow if the interest rate is 7% on a 30-year interest-only mortgage and you can afford to pay \$1,000 each month?

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>7</b> <b>Int</b>	7.00
<b>1</b> <b>0</b> <b>0</b> <b>0</b> <b>Shift</b> <b>Pmt</b>	1000.00
<b>Loan Amt</b>	171,428.57

## Quarterly Payment

Find the quarterly payment on a 10-year loan of \$15,000 at 10% annual interest rate.

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>4</b> <b>Shift</b> <b>÷</b>	4.00
<b>1</b> <b>0</b> <b>Term</b>	10.00
<b>Pmt</b>	597.54
<b>1</b> <b>2</b> <b>Shift</b> <b>÷</b> (return to 12 pmts/yr)	12.00

## Amortization-Total Interest and Principal Paid

How much interest, principal and total payments will you pay on a 30-year, \$180,000 loan at 7% interest?

(cont'd)

(cont'd)

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>1</b> <b>8</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	180,000.00
<b>7</b> <b>Int</b>	7.00
<b>3</b> <b>0</b> <b>Term</b>	30.00
<b>Pmt</b>	1,197.54
<b>Amort</b> (range of payments)	1-360
<b>Amort</b> (total interest)	251,116.02
<b>Amort</b> (total principal)	180,000.00
<b>Amort</b> (total payments)	431,116.02

## Total Interest and Principal - for Range of Payments

How much total interest and principal will you pay in payments 1-5 on a 30-year, \$100,000 loan at 7% interest?

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>1</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	100,000.00
<b>7</b> <b>Int</b>	7.00
<b>3</b> <b>0</b> <b>Term</b>	30.00
<b>Pmt</b>	665.30
<b>5</b> <b>Shift</b> <b>+</b> <b>Amort</b> (range of payments)	1-5
<b>Amort</b> (total interest)	2,911.86
<b>Amort</b> (total principal)	414.66
<b>Amort</b> (total payments)	3,326.51

## Total Interest, Principal and Remaining Balance - for Range of Years

---

How much total interest and principal will you pay in years 1-5 on a 30-year, \$100,000 loan at 7% interest? What is the remaining balance after payments 1-36?

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>1</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amr</b>	100,000.00
<b>7</b> <b>Int</b>	7.00
<b>3</b> <b>0</b> <b>Term</b>	30.00
<b>Pmt</b>	665.30
<b>5</b> <b>Amort</b> ( <i>range of payments</i> )	1-60
<b>Amort</b> ( <i>total interest</i> )	34,049.74
<b>Amort</b> ( <i>total principal</i> )	5,868.41
<b>Amort</b> ( <i>total payments</i> )	39,918.15
<b>Amort</b> ( <i>remaining balance</i> )	94,131.59

**Note:** Any number entered into **Amort** that is higher than the term will be considered periodic rather than annual.

(cont'd)

(cont'd)

## Balloon Payment/Remaining Balance

---

Find remaining balance after 10 years on a 30-year, \$300,000 loan at 7.5% interest.

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>3</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	300,000.00
<b>7</b> <b>.</b> <b>5</b> <b>Int</b>	7.50
<b>3</b> <b>0</b> <b>Term</b>	30.00
<b>Pmt</b>	2,097.64
<b>1</b> <b>0</b> <b>Shift</b> <b>Amort</b>	260,384.96

## Trust Deed/Purchase Price of a Note - Fully Amortized

---

You'd like to buy a mortgage with 15 years remaining, \$100 per month in incoming payments and you desire a 25% return. What will you pay for the mortgage? What if you desire a 20% yield?

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>2</b> <b>5</b> <b>Int</b>	25.00
<b>1</b> <b>5</b> <b>Term</b>	15.00
<b>1</b> <b>0</b> <b>0</b> <b>Pmt</b>	100.000
<b>Loan Amt</b> (price)	4,682.68
<b>2</b> <b>0</b> <b>Int</b>	20.00
<b>Loan Amt</b> (new price)	5,693.80

## Future Value

---

What will a \$200,000 house be worth after 3 years, if you figure an inflation or appreciation rate of 8.5%?

*Note: Set periods to one per year.*

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>1</b> <b>Shift</b> <b>÷</b>	1.00
<b>2</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Loan Amt</b>	200,000.00
<b>3</b> <b>Term</b>	3.00
<b>8</b> <b>.</b> <b>5</b> <b>Int</b>	8.50
<b>Shift</b> <b>Loan Amt</b>	255,457.83
<b>1</b> <b>2</b> <b>Shift</b> <b>÷</b> (return to 12 pmts/yr)	12.00

## Date Examples

---

If a 45-day escrow begins April 26, 2007, what is the closing date?

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>4</b> <b>.</b> <b>2</b> <b>6</b> <b>.</b> <b>0</b> <b>7</b>	4-26-07
<b>+</b> <b>4</b> <b>5</b>	45.
<b>=</b>	06-10-07

Your escrow closing date is June 10, 2007. If today's date is April 26, 2007, how many days until it closes? Subtract today's date from the closing date.

*(cont'd)*

(cont'd)

KEYSTROKE	DISPLAY
<b>On/C</b> <b>On/C</b>	0.00
<b>6</b> <b>.</b> <b>1</b> <b>0</b> <b>.</b> <b>0</b> <b>7</b>	6-10-07
<b>-</b> <b>4</b> <b>.</b> <b>2</b> <b>6</b> <b>.</b> <b>0</b> <b>7</b>	4-26-07.
<b>=</b>	45.

## Delta % - Rate of Appreciation

A home originally purchased for \$150,000 sold a year later for \$185,000. What is the rate of appreciation?

KEYSTROKE	DISPLAY
<b>1</b> <b>5</b> <b>0</b> <b>0</b> <b>0</b> <b>0</b> <b>Shift</b> <b>%</b>	150,000.00
<b>1</b> <b>8</b> <b>5</b> <b>0</b> <b>0</b> <b>0</b> <b>=</b>	23.33

## **ACCURACY AND AUTO SHUT-OFF**

### Reset

If your calculator should ever “lock up,” press Reset - a small hole located above the **Amor** key/upper right - using the end of a paper clip.

### Accuracy

The normal display is nine (9) digits. Each calculation is carried out internally to 12 digits.

### Auto Shut-Off

After 8 to 12 minutes of non-use.



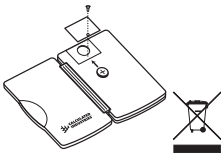
## Battery

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**Battery Included:** One CR-1620 battery.

**Battery Life:** 575 hours of actual use.

To replace the battery, use a small Phillip's head screwdriver and unscrew the single screw in the center of the battery door, located on the back of the calculator.



Carefully remove the battery door, remove the old battery from the clips, and replace it with one new CR-1620 battery. Make sure the positive side (+) is facing up. Replace the battery door and reattach the screw.

## Repair and Return

### Repair and Return Information

#### Return Guidelines:

1. Please read the warranty in this User's Guide to determine if your Calculated Industries product remains under warranty before calling or returning any device for evaluation or repairs.
2. If your product won't turn on, check the batteries as outlined in the User's Guide.
3. If you need more assistance, please go to the following Web site:  
[www.calculated.com/warranty](http://www.calculated.com/warranty).
4. If you believe you need to return your product, please call a Calculated Industries representative between the hours of 7:00 a.m. and 4:30 p.m. Pacific Time for additional information and a Return Merchandise Authorization (RMA).

**Call toll free: 1-800-854-8075**  
**Outside U.S.A.: 1-775-885-4900**

## Warranty

### Warranty Repair Service: U.S.A.

Calculated Industries (CI) warrants this product against defects in materials and workmanship for a period of one (1) year from the date of original consumer purchase in the U.S. If a defect exists during the warranty period, CI, at its discretion, will either repair (using new or remanufactured parts) or replace (with a new or remanufactured unit) the product at no charge.

THE WARRANTY WILL NOT APPLY TO THE PRODUCT IF IT HAS BEEN DAMAGED BY MISUSE, ALTERATION, ACCIDENT, IMPROPER HANDLING OR OPERATION, OR IF UNAUTHORIZED REPAIRS ARE ATTEMPTED OR MADE. SOME EXAMPLES OF DAMAGES NOT COVERED BY WARRANTY INCLUDE, BUT ARE NOT LIMITED TO, BATTERY LEAKAGE, BENDING, A "BLACK INK SPOT" OR VISIBLE CRACKING OF THE LCD, WHICH ARE PRESUMED TO BE DAMAGES RESULTING FROM MISUSE OR ABUSE.

To obtain warranty service in the U.S., please visit [www.calculated.com/warranty](http://www.calculated.com/warranty).

A repaired or replacement product assumes the remaining warranty of the original product or 90 days, whichever is longer.

## **Non-Warranty Repair Service: U.S.A.**

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Non-warranty repair covers service beyond the warranty period or service requested due to damage resulting from misuse or abuse. Contact Calculated Industries to obtain current product repair information and charges. Repairs are guaranteed for 90 days.

**Call toll free: 1-800-854-8075**

**Outside USA: 1-775-885-4900**

## **Repair Service – Outside the U.S.A.**

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To obtain warranty or non-warranty repair service for goods purchased outside the U.S., contact the dealer through which you initially purchased the product. If you cannot reasonably have the product repaired in your area, you may contact CI to obtain current product repair information and charges, including freight and duties.

## **Disclaimer**

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CI MAKES NO WARRANTY OR REPRESENTATION, EITHER EXPRESS OR IMPLIED, WITH RESPECT TO THE PRODUCT'S QUALITY, PERFORMANCE, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE. AS A RESULT, THIS PRODUCT, INCLUDING BUT NOT LIMITED TO, KEYSTROKE PROCEDURES, MATHEMATICAL ACCURACY, AND PREPROGRAMMED MATERIAL, IS SOLD "AS IS," AND YOU THE PURCHASER ASSUME THE ENTIRE RISK AS TO ITS QUALITY AND PERFORMANCE.

IN NO EVENT WILL CI BE LIABLE FOR DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES RESULTING FROM ANY DEFECT IN THE PRODUCT OR ITS DOCUMENTATION.

The warranty, disclaimer, and remedies set forth above are exclusive and replace all others, oral or written, expressed or implied. No CI dealer, agent, or employee is authorized to make any modification, extension, or addition to this warranty.

*(cont'd)*

*(cont'd)*

Some states do not allow the exclusion or limitation of implied warranties or liability for incidental or consequential damages, so the above limitation or exclusion may not apply to you. This warranty gives you specific rights, and you may also have other rights, which vary from state to state.

## **FCC Class B**

This equipment has been certified to comply with the limits for a Class B computing device, pursuant to Subpart J of Part 15 of FCC rules.

## **Looking for New Ideas**

Calculated Industries, a leading manufacturer of special-function calculators and digital measuring instruments, is always looking for new product ideas in these areas.

If you have a new product idea, please visit

improving this product or other products, under "Contact Us." Thank you.



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**PRG8509E-B**

# Quick Reference Guide

## Basic Examples

Unit keys: **Yds** **Feet** **Inch** **m**

Press **On/C** after each example.

For length, press unit key once:

**6** **Feet** **3** **Inch** **5** **/** **8**      6 FEET 3-5/8 INCH

For area, press unit key twice:

**7** **Feet** **Feet**      7. SQ FEET

For volume, press unit key three times:

**2** **5** **Feet** **Feet** **Feet**      25. CU FEET

## Key Definitions

**Paint** – Enter the area of the wall to be painted, then press **Paint** to calculate gallons, quarts, or pints needed.

**Wallpaper** – Enter the area of the wall to be covered, then press **Wall Paper** to calculate number of rolls needed.

**Tile** – Enter the area of the floor to be covered, then press **Tile** to calculate 18", 16", 13", 12", 10", 8", 6", 4", 2", 1" or 24" tiles needed.

**Carpet** – Enter the area of the floor to be covered, then press **Carpet** to calculate the length of 12', 13' and 15' rolls needed.

**Concrete** – Enter the volume to be filled, then press **Concrete** to calculate the number of bags needed.