

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



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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 Figure Escrow Da

Backspace Key Easy Correction of Entr Without Starting On

Preference Setting Funch

Canadian to US Interest Mo

