

# REAL ESTATE news & notes

## Information, Calculation And Education For Better Service

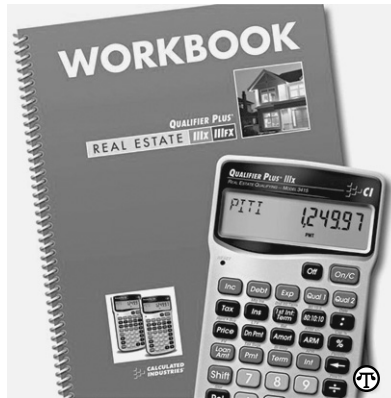
(NAPSA)—If the secret to real estate is location, location, location, the secret to selling real estate may be education, education, education. Continual training is the key to success in real estate.

In today's fast-paced market, experts say it is absolutely necessary that real estate agents and mortgage lenders not just understand the mechanics but also have the practical skills to quickly evaluate finance options, qualify buyers and effectively communicate the terms and alternatives for financing. Now real estate professionals have new training options to go along with new easy-to-use tools to help them provide their clients with the best services for the lowest cost. These tools, such as the easy-to-use Qualifier Plus calculators from Calculated Industries, help agents provide the best possible service by providing on-the-spot answers.

You can save time and keep your clients' interest when you answer finance questions yourself. By referring the buyer to a loan officer or lender, you may seem to be passing the buck. Buyers may be nervous or frightened, and worried that lenders will take advantage of their naiveté. If you know how to answer their questions on finance and similar matters, it helps you to build a good—and productive—relationship.

Fortunately, Calculated Industries offers products and services that make it easier than ever to guide buyers through the complex world of finance and mortgages.

For example, the new Qualifier Plus® IIIx can supply complete payment solutions, including in-



**You can serve your clients better by giving them financial information on the spot.**

terest only, amortization and buyer prequalification, among other functions such as rent vs. buy comparisons, estimated tax savings and appreciation.

The prequalifying features let you establish an affordable range of homes based on the buyer's income, avoiding the frustration of showing properties that are inappropriate. You can also calculate PITI payments and present multiple "what-if" scenarios with just a few keystrokes.

Another calculator model, the Qualifier Plus® IIIFX, has all these functions as well as analysis of multiple cash flows. It can also be used to calculate internal rate of return, as well as net present and net future values. To help you get the most from these tools, the company also offers training supplements for individual users and group instruction on how they can work for you.

For more information, go to [www.calculated.com](http://www.calculated.com).