

What's New in *Quick Qualifier*TM Version 12.0

Quick Qualifier on the Internet

For 2011, we have added an online option where you can upload your rates, fees and your contact information to your own web based calculators. It also includes a Showcase of Homes and a Bulletin Board. You can upload your Open House Flyers, rate sheets, forms or notices.

You can also use it when you are on the road and do not have your computer handy. Any device that can access the Internet will let you calculate payments and closing costs and then send them via email to your clients. When your site visitor requests a loan summary, you automatically receive a duplicate email with their name and email address.

For a \$95/year hosting fee, we maintain your site. You can also link your existing website to your QQ Website. Or you can email a link to your clients.

[Click here to try it](#)

Free Update Patches

When you are using our current version 11.0, we periodically send out free update patches. You do not have to reconfigure the software to update. You just run the patch and the software is updated in your computer.

FHA & VA Defaults

On FHA, You can now reset your minimum down payment, MIP & MMI. On VA, you can reset LTV's and Funding Fees. In years past, the agencies typically left these guidelines unchanged for several years at a time. But their current policy seems to change more often. Also, some investors have different maximum LTV's for cash out refi's.

Built in Email & PDF Converter for 64-Bit Vista & Windows 7

Quick Qualifier now ships with a new PDF converter that works with the latest versions of Windows. A single mouse click converts your document to a PDF, opens your email and attaches it. It adds a subject line and message. All you have to do is enter the recipient's address and click send. You can also use it to preview before you print.

USDA

You can set USDA defaults, including rate, up front and renewal MI premiums. You can simply click a button on the Conventional Sale screen and the scenario converts to a USDA program. This can also be done in the Open House Finance Flyer screen.

New Rent vs. Own

In addition to showing the tax benefits of owning a home, QQ now uses *your* factors to project rent vs. house payment over the next thirty years. It also shows equity buildup based on appreciation and loan amortization.

Side by Side Loan Comparisons

Capture two or three sale or refi scenarios with a single mouse click. Then print the loan details side by side comparing the difference in payment and cash requirements.

New Flyer Option

Until now, you could make a finance flyer with three, four or five options. We have added a way to display only one or two options.

Enhanced APR Calculations

Our newest version gives you the option to allocate part of a seller credit to a specific closing cost. This will have the effect of lowering the calculated APR. This is covered in RESPA. It could give you an edge when competing for a potential client.

ARM details on the Open House Flyers

A recent regulation requires that when you advertise an ARM, you need to display details through the life of the loan. With version 11.0, when you make a finance flyer with an ARM option, the software prints a second sheet with this information. It can be attached or copied on the reverse of the flyer. This is an added step, but it keeps you out of jail.

These are not all of the enhancements that we have added to version 11.0. We are constantly enhancing the user interface and functionality in small ways based on the feedback that we get from our users.

To order or for pricing information, visit www.QuickQualifier.com

Or call us at (888) 684-9273