

What's New in *Quick Qualifier*TM Version 2011

Quick Qualifier on the Internet

For 2011, we have added a feature 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, or 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, closing costs and 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 will maintain your own site where you can link your website to, or you can email a link to your clients. [Click here to try it](#)

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.

New HUD GFE

Our version Ten includes the new Good Faith Estimate required starting in 2010. Although a loan processing system can likely generate the new GFE, Quick Qualifier can create the new form faster and easier. Because almost all of the data is in Quick Qualifier from the prequalification stage, you only need to add the property address and estimated close date and your official HUD GFE is ready to print or email. A database also tracks when and how it was delivered.

Because you need to give this to a borrower before collecting an appraisal deposit, the fast and easy creation of the document is a true benefit. Because you cannot deliver the GFE prior to providing the lender with a property address (and five other items), you still have the option of giving your client our traditional closing cost estimate. So you now have the options.

3rd Party Contacts

Version Ten has added a 3rd party service provider contact module. You can store contact information for your favorite affiliates. (Title companies, pest inspection, etc.) Then with a few mouse clicks you can print or email a list for your clients. Not only is this handy for their reference but it can impact how you deal with the new HUD GFE rules for 2010.

Client Marketing

Our version 9.0 has added a contact management system to market your clients. You can set intervals to tell you when it is time to make a contact. It will also alert a rate drop for a possible refinance.

Best are the active letters that use embedded calculations. They show the current loan balance, original payment, old and new rate and what the new payment would be. It will even show new amortization options. All of this information is inserted into the letter it is ready to print or email with a single click.

New HUD Guidelines for 2010

In version 8.1 or 9.0, we added the option for setting defaults for minimum down, MIP & MMI. Click FHA Sale on the Main Menu. Then in the menu bar at the top of the screen, click Down/MIP/MMI. HUD no longer caps the 1% loan origination fee for FHA loans, starting in 2010, so that has also been changed in the program.

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 send. It is a tool to preview before you print.

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 build up 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.

Visit our website for pricing or call us to order.

(888) 684-9273 or go to www.mortgagesoftware.com