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INCOME

Annual Income	\$132405
Monthly Income	11033.75
Downpayment (\$)	37565
Current Monthly Debt	855

REAL ESTATE TAX

Assessment as % of Value	85.00%
R.E. Tax Rate	0.875%

MORTGAGE

Mortgage Term in Months	360
Mortgage Rate	7.25%
Minimum Downpayment	10.00%

QUALIFICATION

Overall Debt to Income Ratio %	39.00%
Overall Debt to Income Ratio \$	4303.16

Housing Debt to Income Ratio %	36.00%
Housing Debt to Income Ratio \$	3972.15

Monthly Principal and Interest	1262
Hazard Insurance	218
Monthly R.E.Taxes	137.95
Total Monthly Cost	1617.95

Housing Debt Difference	2354.2
Err:502	

SUMMARY

Qualifies for Mortgage	185000
Downpayment (exceeds amount available)	37565
Offering Price (Mortgage + Downpayment)	222570

OFFER STRATEGY

Offer as a % of Listing Price	90.00%
Listing Price	244830

Precision

KMT

QuickTemplate Macros

Block Name	Macro
Startup macro	<pre>_NBSTARTMACRO{WindowsOff} {WindowMaximize} {} {SelectBlock ZoomRegion} {SetObjectProperty "Active_Notebook.Palette";"8421376;126322 {Navigate.Zoom2Fit} {Notebook.Group_Mode "On"} {Page.Zoom_Factor @Command("Page.Zoom_Factor")} {Page.Conditional_Color "Yes;0;1E+300;4;3;5;4"} {IF @VERSION > 170}{Page.Protection "Yes;No"} {Notebook.Group_Mode "Off"} {Home} {IF (#NOT#IsQuickBar) #AND# (#NOT#@ISUARUNNING)}{Templ {Scenario.UseGroup TemplateGroup} {Scenario.Highlight 0} {_SetVersionIndicator} {Recalc ActivePageName} {Print.Use +ActivePageName} {Print.Block +ActivePageName & "!PrintArea"} {SetObjectProperty "Confirm:BitmapButton6.Draw_Beveling";"N {_SetRedraw Both}</pre>
Exit macro	<pre>_NBEXITMACRO{_FindTemplates} {IF NoTemplatesLoaded}{IF IsQuickBar}{TemplateTB.Hide +Quic {FileClose}</pre>
Help	
	<pre>_GetHelpContext{SetObjectProperty +"["&QuickBarName&"]btnHelp.Label_Text"</pre>
Printing	<pre>_PrintActivePage{_SetRedraw Both} {Let Preview?;0} {_Print} _PreviewActivePage{_SetRedraw Both} {Let Preview?;1} {_Print} _Print{OnError _CreateNamedSetting} {Let Context; +ActivePageName & "!PrintArea"} {Calc}</pre>

```

        {IF #NOT#IsValidContext}{Beep}{Quit}
        {Let Retval; +IsValidHighlight}
        {IF IsValidHighlight}{_ToggleHighlight}
        {Print.Use +ActivePageName}
        _RetryPrintPage{Print.Block +ActivePageName & "!PrintArea"}
        { _SetRedraw Window}
        {Print.DoPrint}
        { _SetRedraw Both}
        {IF Retval}{_ToggleHighlight}

        _CreateNamedSetting{Print.Create +ActivePageName}
        {Branch _RetryPrintPage}

```

Utilities

```

        _StoreCurrentPointer{Let PreviousCell; +@CellPointer("ThreeDAddress")}

        _GotoPreviousCell{SelectBlock +PreviousCell}

        _ToggleHighlight{ _SetRedraw Both}
        { _StoreCurrentPointer}
        {Calc}
        {IF @VERSION > 170}{Branch _ToggleHighlight2}
        {SelectBlock HighlightRegion1}{SetProperty Shading; +@IF(IsHighlight;
        {If Region2Exists}{SelectBlock HighlightRegion2}{SetProperty Shading;
        { _GotoPreviousCell}
        {Let IsValidHighlight; #NOT#IsValidHighlight}

        _ToggleHighlight2{SetObjectProperty "HighlightRegion1.Shading"; +@IF(IsHighlight;
        {If Region2Exists}{SetObjectProperty "HighlightRegion2.Shading";
        {Let IsValidHighlight; #NOT#IsValidHighlight}

        _SetRedraw{DEFINE RedrawState:V}
        {IF @PROPERTY("Application.Macro.Macro_Redraw")<>RedrawState}

        __TEMPLATE{}
        __TWTEMPLATE{DEFINE NameToVerify}
        {Calc}
        {IF IsValidName}{Branch +NameToVerify}
        {Beep}

        _FindTemplates{Let NoTemplatesLoaded;1}
        { _StoreCurrentPointer}
        {Let Me;@COMMAND("Application.Current_File")}
        {Let Me2;+"["&@CELLPOINTER("NotebookPath")&"]"&PreviousCellName}
        _NextFile{NextTopWin}
        {Recalc IsMe}{Recalc _Home}{If IsMe}{Return}
        _Home{Recalc TemplateFound}{IF TemplateFound}{Let NoTemplatesLoaded;0}
        {Branch _NextFile}

```

```

_SetVersionIndicator{Recalc IsQuickBar}
    {IF #NOT#IsQuickBar}{Return}
    {SetObjectProperty +"["&QuickBarName&"]IblVersion.Value"; C

```

Version management

```

_ShowRecallDlg{RefreshScreenOff}
    {_SetRedraw Both}
    {_StoreCurrentPointer}
    {Blank DeletePressed}
    {DoDialog Recall; Retval}
    {IF DeletePressed}{Let ConfirmBtnNo; Delete}{_ShowConfirmDlg}
    {IF DeletePressed #AND# #NOT# Retval}{_RestoreRedrawSetting}
    {IF #NOT# DeletePressed #AND# Retval}{Branch _RecallVersion}

```

```

_ShowStoreAsDlg{RefreshScreenOff}
    {_SetRedraw Both}
    {_StoreCurrentPointer}

```

```

_ReshowStoreAsDlg{DoDialog StoreAs; Retval}
    {Recalc Macros;}
    {IF #NOT#Retval}{Quit}
    {IF @IsNumber(SelectedVersion)}{Beep}{Let SelectedVersion; C}
    {IF #NOT#NameExists}{Branch _AddVersion}
    {IF Retval #AND# CurrentVersion=SelectedVersion}{_ReplaceVersion}
    {IF Retval #AND# CurrentVersion<>SelectedVersion}{Let Confirm}
    {_GotoPreviousCell}
    {RefreshScreenOn}

```

```

_ShowConfirmDlg{DEFINE OKConfirmMacro:S}
    {Calc}
    {DoDialog Confirm; Retval}
    {IF Retval}{Branch +OKConfirmMacro}

```

```

_AddVersion{WindowsOff}
    {SelectBlock VersionList}
    {End}{Down 2}
    {PutCell +"" & SelectedVersion}
    {SelectBlock VersionList}
    {Shift+Down}
    {BlockName.Create VersionList;@Property("Active_Block.Select")
    {_SortGroup "Ascending"}
    {_GotoPreviousCell}
    {Let CurrentVersion; SelectedVersion}
    {Let Retval2; +IsHighlight}
    {IF IsHighlight}{_ToggleHighlight}
    {Scenario.Open}
    {Scenario.UseGroup TemplateGroup}
    {Scenario.Capture +SelectedVersion}
    {Scenario.Close}
    {_SetVersionIndicator}

```

```
{IF Retval2}{_ToggleHighlight}
{RefreshScreenOn}
```

```
_ReplaceVersion{Scenario.Open}
{Scenario.UseGroup TemplateGroup}
{Scenario.Capture +SelectedVersion}
{Scenario.Close}
{Let CurrentVersion; SelectedVersion}
{_SetVersionIndicator}
```

```
_RecallVersion{IF CurrentVersion = SelectedVersion}{Beep}{Quit}
{Let Retval2; +IsHighlight}
{IF IsHighlight}{_ToggleHighlight}
{Let CurrentVersion; SelectedVersion}
{Scenario.open}
{Scenario.UseGroup TemplateGroup}
{Scenario.Show +SelectedVersion}
{Scenario.Close}
{_SetVersionIndicator}{Recalc Retval2}
{IF Retval2}{_ToggleHighlight}
{RefreshScreenOn}
```

```
_DeleteVersion{Search.Reset}
{Search.Block VersionList}
{Search.Case Exact}
{Search.Find +SelectedVersion}
{Search.Look_In Value}
{Search.Match Whole}
{Search.ReplaceAll}
{_SortGroup "Descending"}
{WindowsOff}
{SelectBlock VersionList}
{Shift+Up 1}
{BlockName.Create VersionList;@Property("Active_Block.Select
{_SortGroup "Ascending"}
{Scenario.Open}
{Scenario.UseGroup TemplateGroup}
{Scenario.Remove +SelectedVersion}
{Scenario.Close}
{IF CurrentVersion <> SelectedVersion}{_GotoPreviousCell}{Qui
{_RecallEmpty}
{_GotoPreviousCell}
```

```
_RecallEmpty{RefreshScreenOff}
{IF CurrentVersion = EmptyName}{Beep}{Quit}
{_SetRedraw Both}
{Let SelectedVersion; +EmptyName}
{_RecallVersion}
{RefreshScreenOn}
```

```

_RecallSample{RefreshScreenOff}
               {IF CurrentVersion = SampleName}{Beep}{Quit}
               {_SetRedraw Both}
               {Let SelectedVersion; +SampleName}
               {_RecallVersion}
               {RefreshScreenOn}

_SortGroup{DEFINE SortDirection:S}
           {Sort.Reset}
           {Sort.Block VersionList}
           {Sort.Key_1 VersionList}
           {Sort.Order_1 +SortDirection}
           {Sort.Labels "Dictionary"}
           {Sort.Go}

```

Variables

	#NAME?
ActivePageName	
ConfirmBtnNo&Delete	
ConfirmPrompt-Sample-	
QPWVersion	1
CurrentVersion-Sample-	
DeletePressed	
IsHighlight	1
Region2Exists	0
RedrawSettingBoth	
NameExists	1
OKConfirmMacro_DeleteVersion	
PreviousCell\$Qualifications:\$F\$2	
Retval	1
Retval2	1
SelectedVersion-Sample-	
SortDirectionAscending	
NameToVerify_RecallSample	
IsValidName	1
IsValidContext	0
Context	
IsQuickBar1	0
IsQuickBar	0
ListNameVersionList	
RedrawStateBoth	
QTVersion3.0	
QTMajorVersion0001	
QuickBarName1TEMPLATE.BAR	
QuickBarNameTEMPLATE.BR3	
EmptyName-Empty-	
SampleName-Sample-	
Delete&Delete	
Replace&Replace	

OKBtnText	OK	
CancelBtnText	Cancel	
StoreAsText	Enter new version name:	
RecallText	Select version to recall:	
OKExit		1
Preview?		0
TemplateFound		1
Me	D:\QPWALL\Data\template\MortQual.wb3	
Me2	[D:\QPWALL\Data\template\MortQual.wb3]\$Qualifications:\$A\$1	
IsMe	#NAME?	
NoTemplatesLoaded		0
HelpLink	TEMPLATE_MORTQUAL@QPWTEMPL.HLP	

KMT Set

\$_SetPrecision	{DoDialog "\$_Precision";\$_Dismiss;\$_Precisionval} {If \$_Dismiss=0}{Return} {Calc}{Return}	
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KMT Variables

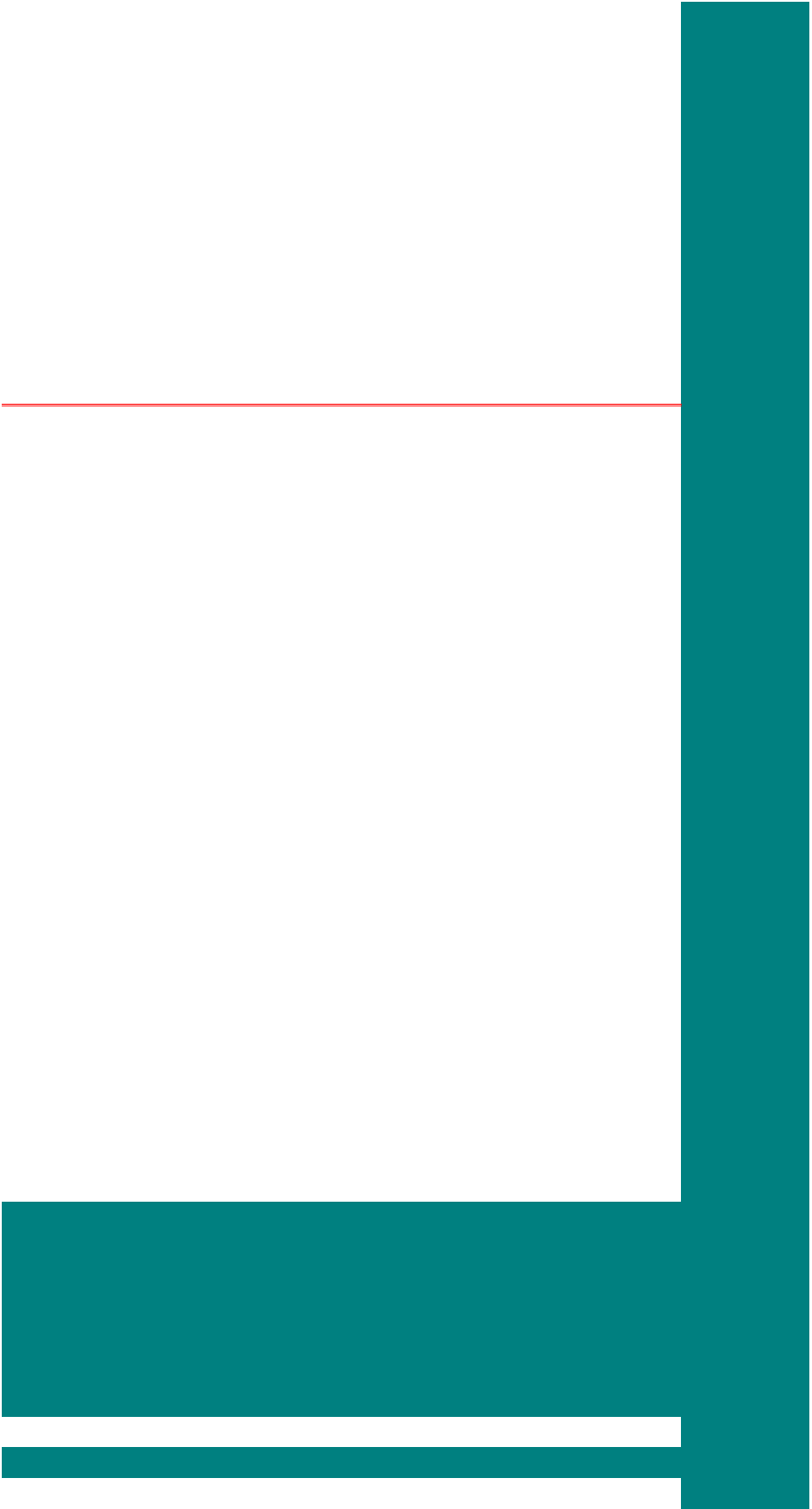
\$_1Text	\$ 1	
\$_10Text	\$ 10	
\$_100Text	\$ 100	
\$_1000Text	\$ 1000	
\$_PrecisionTitle	Enter Precision	
\$_PrecisionPrompt	Be precise to the nearest:	
\$_Dismiss		0
\$_Precisionval		0
		1
		0
		0

Intermediate Calculations

0	01
1	-110
0	-2100
0	-31000
	-1Round by

Comments

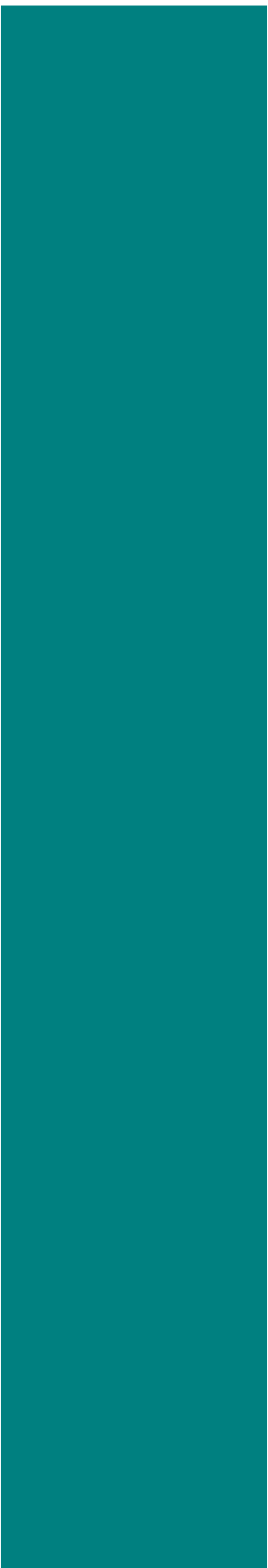


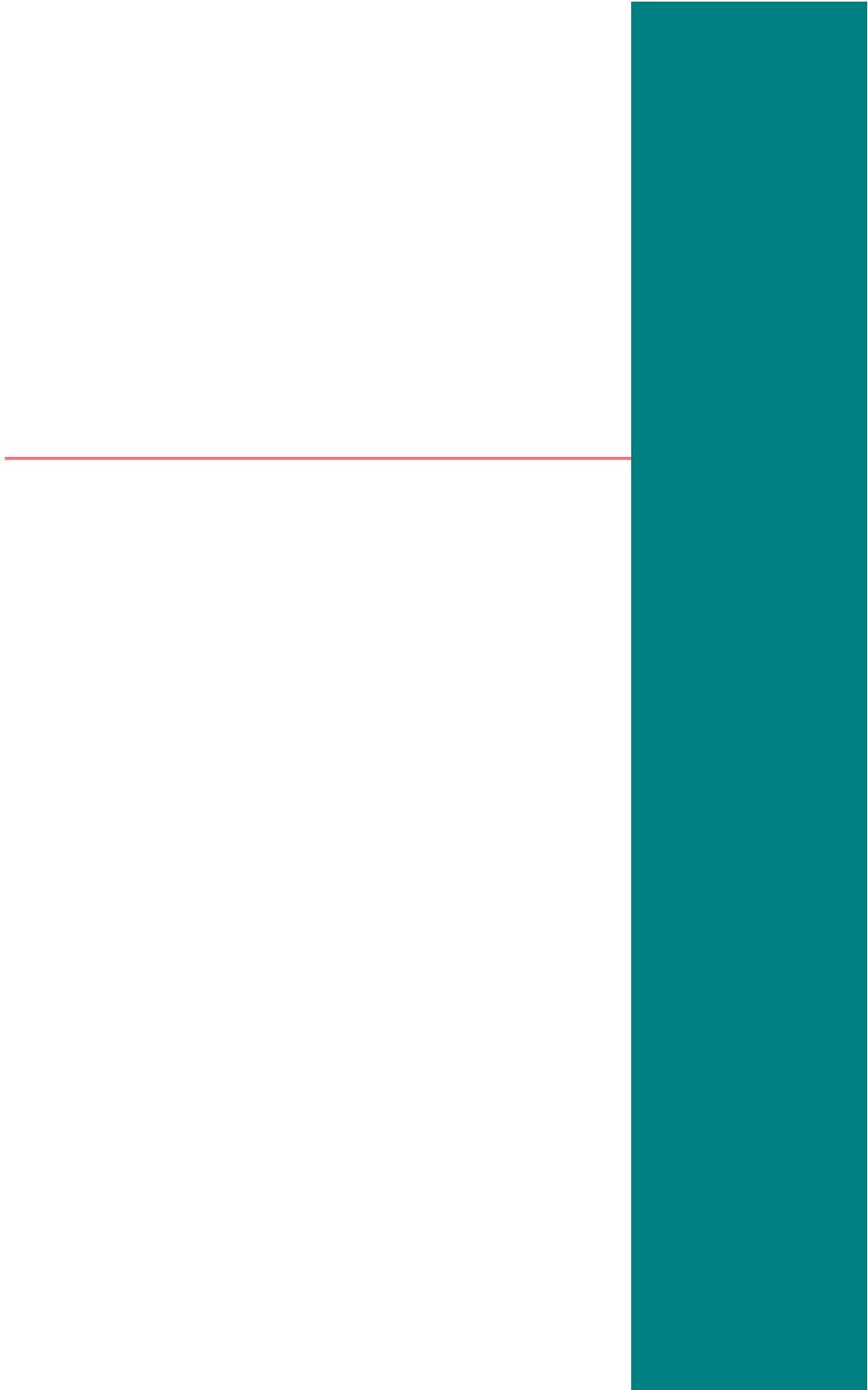


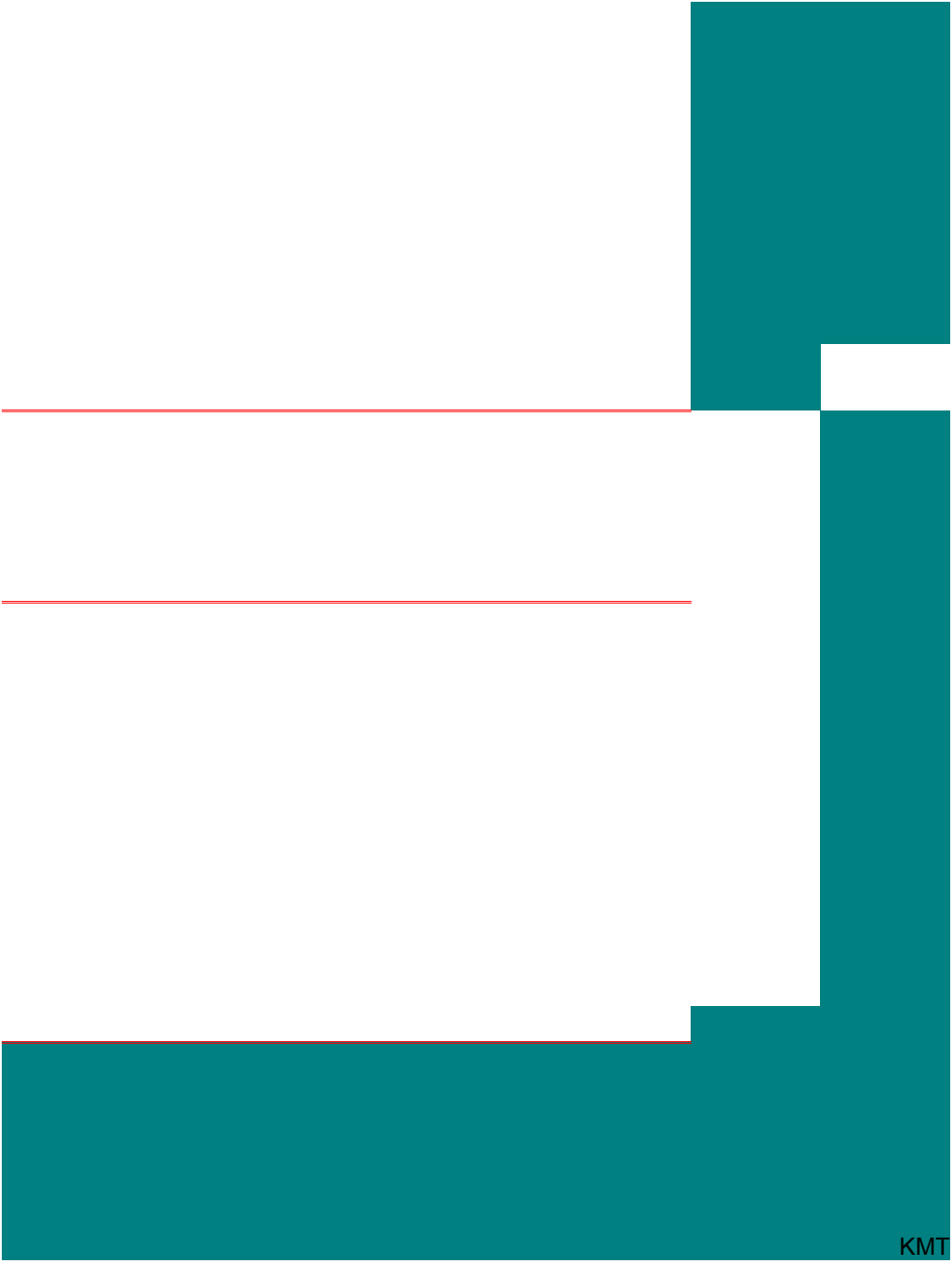
VersionList

Empty-

Sample-







KMT

