

# Realcomp Online® Financial Reports Support Guide

## Financial Reports

Realcomp Online®'s Financial functions allow you to work with online forms and financial tools. The following table provides brief descriptions of each feature in the Financial function.

Function	Description
<b>Calculator</b>	The Mortgage Calculator allows you to get an estimate of a mortgage payment and amortization of a loan.
<b>Conv Buyers Qual</b>	The Conventional Buyers Qualification form allows you to qualify a potential buyer online for a Conventional loan.
<b>FHA Buyers Qual</b>	The FHA Buyers Qualification form allows you to qualify a potential buyer online for an FHA loan.
<b>VA Buyers Qual</b>	The VA Buyers Qualification form allows you to qualify a potential buyer online for a VA loan.
<b>Buyer Net Sheet</b>	The Buyer Net Sheet form allows you to complete a Buyer Net Sheet online.
<b>Seller Net Sheet</b>	The Seller Net Sheet form allows you to complete a Seller Net Sheet online.

## Calculator

The Mortgage Calculator allows you to get an estimate of the mortgage payment and amortization of a loan.

➤ **To calculate a mortgage:**

1. Enter the requested information into the fields. Note that you don't need to use commas or any other type of punctuation for Sale Price.
2. Click **Calculate Mortgage**.

Data Entry Note: Input numbers only - no commas or dollar signs, please.

Sale Price:	<input type="text" value="200000"/>		
% Interest Rate:	<input type="text" value="6.000"/>		
Down Payment :	<input type="text" value="20"/>	Percent <input checked="" type="radio"/>	Dollars <input type="radio"/>
Balloon Payment:	<input type="text" value="0"/>		
Length of Loan:	<input type="text" value="30"/>	Years	
Taxes	<input type="text" value="0"/>	Monthly <input type="radio"/>	Annual <input checked="" type="radio"/>
Association Fees	<input type="text" value="0"/>	Monthly <input checked="" type="radio"/>	Annual <input type="radio"/>
Insurance	<input type="text" value="0"/>	Monthly <input checked="" type="radio"/>	Annual <input type="radio"/>
PMI	<input type="text" value="0"/>	Monthly <input checked="" type="radio"/>	Annual <input type="radio"/>
Misc Fee 1	<input type="text" value="0"/>	Monthly <input checked="" type="radio"/>	Annual <input type="radio"/>
Misc Fee 2	<input type="text" value="0"/>	Monthly <input checked="" type="radio"/>	Annual <input type="radio"/>

Monthly P&I Payment:	<input type="text" value="\$959.28"/>	Total Estimated Payment:	<input type="text" value="\$959.28"/>
		Additional Principal:	<input type="text" value="0"/>

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- To view the amortization of the loan:
  - Check the **Amortization Table** box Annualized or Monthly and click Create Graphs/Tables.

Display Additional Information

Payment Information Graphs →  Annualized Amortization Table →  Monthly Amortization Table

**Create Graphs/Tables**

## Conventional Buyers Qualification Form

- To complete a Conventional Buyers Qualification:
  1. Enter the requested information into the fields. Note that some of the fields auto-populate according the information you entered for List Number if you click Use this Listing.

**Conventional Buyer's Qualification**

List Number  **Use this Listing**

Gross Monthly Income:

Appropriate percent for mortgage

Appropriate percent for total debt

Total Monthly Long Term Debt

Monthly HOA/Condo Fees

Summer Property Taxes

Winter Property Taxes

Annual Homeowners insurance

Annual Interest Rate

Term of the loan(in years)

Enter L.T.V. percent

**Generate Report** **Reset**

2. Click **Generate Report**.

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### FHA Buyers Qualification Form

The FHA Buyers Qualification feature allows you to qualify a potential buyer online for an FHA loan. Follow the same steps noted in the “Conventional Buyers Qualification Form” section of this guide.

### VA Buyers Qualification Form

The VA Buyers Qualification feature allows you to qualify a potential buyer online for a VA loan. Follow the same steps noted in the “Conventional Buyers Qualification Form” section of this guide.

### Buyer Net Sheet Form

The Buyer Net Sheet feature allows you to complete a Buyer Net Sheet online.

➤ **To complete a Buyer Net Sheet Form:**

1. From the Financial Menu, select the Buyer Net Sheet Form.

Buyer Net Sheet		
<a href="#">Printable View</a>		
List Number	<input type="text"/>	<a href="#">Use this Listing</a>
Buyer's Name:	<input type="text"/>	Close Escrow Date <input type="text"/>
Selling Price	<input type="text"/>	Title insurance (CLTA) <input type="text"/>
New Loan Amount:	Percentage Down \$ <input type="text"/> OR <input type="text"/> %	Interest Rate <input type="text"/>

2. Enter the requested information into the fields. Note that some of the fields auto-populate according the information you enter for List Number.
3. Click **Printable View** and use your browser's Print function.

### Seller Net Sheet Form

The Seller Net Sheet feature allows you to complete a Seller Net Sheet online.

➤ **To complete a Seller Net Sheet Form:**

- Follow the same steps noted in the “Buyer Net Sheet Form” section of this guide.