

Orange County Commercial  
Association of REALTORS®  
PRESENTS  
**HANDS ON**  
**HP BII CALCULATOR SEMINAR**

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This seminar simplifies  
how to use this  
important calculator in  
an easy step-by-step  
process!



DATE: January 9, 2008

TIME: 3-5 pm

LOCATION: Apartment Association of Orange County  
12822 Garden Grove Blvd.  
Garden Grove, CA 92843

FREE to OCCAR Members  
and \$20.00 Non-Members

INSTRUCTOR: Joseph DeCarlo, MBA, CPM, CCIM, CRE

- Mortgage Payments
- Loan Amortization
- IRR Calculations
- Capitalization Rates & Values
- Effective Rents
- Debt Coverage Ratio
- Loan Balances
- Cash on Cash Return
- Lease Buyout

*You must bring  
your own HP BII  
Calculator to  
this class*

**This calculator is used in CCIM & CPM Classes**

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Name \_\_\_\_\_ Phone \_\_\_\_\_  
Company \_\_\_\_\_ Email \_\_\_\_\_  
Address, City, Zip \_\_\_\_\_

Send your RSVP and Payment to:

Orange County Commercial Association of REALTORS®  
3520-B Cadillac Avenue, Costa Mesa, CA 92626 or Fax to: 714/751-0126

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