

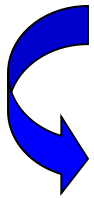


ACTRIS (ABoR) Loan Officer Program Overview



Research indicates that homebuyers are changing the way they search for a new home:

- 80% search and view Property Listings online (ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- 64% then search for Mortgage information on other sites (Google, Yahoo, E-Loan, Lending Tree, etc...)



RatePlug melds a Lender's live mortgage payment information with MLS Property Listing information so that homebuyers can view total housing payments specific to each property listing.



The RatePlug Program is being offered to members of ACTRIS/ABoR in order to:

- Give Agents a competitive advantage
- Provide homebuyers real-time mortgage payment
- Help Loan Officers establish relationship with homebuyer early in the buying process




ACTRIS/ABOR
 ML# **3813349** Region **Northwest Travis Co.** Copy ML#
 Label **None** ListAgrTp **Exclusive Right to Sell** Status **A / RES**
 Address **1515 Resaca Blvd Unit# 6** ListAgrDoc **A** List Price **\$572,000**
 County **Travis ^** PID **01255303200005 ^**
 City **Austin ^** Zip **78738 ^**
 Subd **Heritage Park Condo ^** Flood Plain **None** Mapsco **999 99**
 Legal **Unt 6 Heritage Park Condominiums Plus 11.1111% Interest In Common Area ^** ETJ

School **Lake Travis Isd ^** Elem A **Lake Pointe** Elem B **Lake Pointe**
 Middle **Lake Travis** JrHS **II/A**
 SrHS **Lake Travis**

Images **8**

General Information

Type Condominium	Stories 2 ^	Living Rooms 2	Dining Rooms 2	Beds 4	Full Baths 3	Half Baths 0
Garage 2 / Attached, Door Opener, Door-Multi, Entry-Side	Dining Breakfast Area, Formal Dining	Sqft 2,674 ^ / CAD				
Parkg	Disability	\$/SF \$213.91				
Const All Sides Masonry	Waterfront II	YrBlt 1999 ^ / Resale				

When a Loan Officer enrolls in the Program, his/her contact information and mortgage payment information is displayed at the bottom of the property listings being provided to the customer.

(Example below shows 1 Lender display)

Interior Features **Ceiling-Cathedral, Ceiling-Coffered, High Speed Connection, Separate Shower, Walk-in Closet, Window Treatments, Wired for Cable, Wired for Security, Wired for Stereo**



Fireplace **1 / Great Room** Fence **Invisible, Partial, Wrought Iron** Trees **Medium (20 Ft - 40 Ft)**

Exterior Features **Barbecue, Deck, Patio-Covered, Private BackYard, Sprinkler System**

Gated Community **Y** Pool **II**

Amenities **Club House, Jogging Biking Path, Lake Privileges, Play Ground, Pool-Community, Tennis Courts**
 Est Tax **\$13,684^** HOA **\$140 / Mandatory**

Mortgage Payment Options for 1515 Resaca Blvd. Austin, TX

 LENDER COMPANY <small>HOME MORTGAGE</small> Mike Demo Loan Officer  (555) 123-4567 E-mail Mike Demo	Affiliated Lender Any Lender Branch	Mike Demo Loan Officer (555) 123-4567 E-mail Mike Demo				Personalize Your Mortgage
	GET DETAILS	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	Estimated Sales Price: \$ <input style="width: 50px;" type="text"/>
	Mortgage Paymt:	\$3,014	\$4,011	\$2,862	\$2,238	Down Payment: Amount <input style="width: 50px;" type="text"/> or Percent <input style="width: 50px;" type="text"/>
	Taxes:	\$100	\$100	\$100	\$100	<input type="button" value="CALCULATE"/>
	Insurance:	\$	\$	\$	\$	
Assessments:	\$50	\$50	\$50	\$50		
PMI:	\$0	\$0	\$0	\$0		
Total Paymt:	\$3,164	\$4,161	\$3,012	\$2,388		
Est. Income Req.:	\$131k	\$172k	\$125k	\$99k		

Estimated Sales Price of \$572,000 with a Down Payment of 20% and a Loan Amount of \$457,600 for . Loan Payments are subject to changing interest rates. Click [Get Details](#) for required disclosures and more information. [Click here for relationship disclosure](#)

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Copy ML#
 Status **A / RES**
 ListAgrDoc **A**



ACTRIS/ABOR
 ML# **3813349** Region **Northwest Travis Co.**
 Label **None** ListAgrTp **Exclusive Right to Sell**
 Address **1515 Resaca Blvd Unit# 6**
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Garage 2 / Attached, Door Opener, Door-Multi, Entry-Side		Dining Breakfast Area, Formal Dining	Sqft 2,674 ^ / CAD				
Parkg	Disability			\$/SF \$213.91			
Const All Sides Masonry	Waterfront II			YrBlt 1999 ^ / Resale			
Roof Composition Shingle	View Hill Country, Panoramic	Faces			Builder Name		
Foundation Slab	Cond See Disclosure			Restrictions Y			
LotDes Cul-De-Sac, Wooded	LotSize 40494 ^			Acres 0.93			
Dir Bee Cave Rd to Resaca Blvd/ Go all the way down to the Pointe Gate/enter Resaca to Heritage Park entrance rt at 1515 Resaca							

Example below shows a 2 Lender display

(Agent determines the number of Lenders, 1 to 3)

Features **Wired for Cable, Wired for Security, Wired for Stereo**

Fireplace **1 / Great Room** Fence **Invisible, Partial, Wrought Iron** Trees **Medium (20 Ft - 40 Ft)**

Exterior Features **Barbecue, Deck, Patio-Covered, Private BackYard, Sprinkler System**

Gated Community **Y** Pool **II**

Amenities **Club House, Jogging/Biking Path, Lake Privileges, Play Ground, Pool-Community, Tennis Courts**

Est Tax **\$13,684^** HOA **\$140 / Mandatory**


Mortgage Payment Options for 1515 Resaca Blvd. Austin, TX

Affiliated Lender Any Lender Branch	Demo Loan Officer (777) 888-9898 E-mail Demo			Broker Lender Any City	Jane Demo Loan Officer (111) 222-3333 E-mail Jane Demo			Personalize Your Mortgage
GET DETAILS	30 Yr	15 Yr	7/1	GET DETAILS	30 Yr	15 Yr	5/1	Estimated Sales Price:
Mortgage Paymt:	\$2,448	\$3,205	\$2,206	Mortgage Paymt:	\$2,448	\$3,165	\$2,130	\$ <input style="width: 50px;" type="text"/>
Taxes:	\$575	\$575	\$575	Taxes:	\$575	\$575	\$575	Down Payment:
Insurance:	\$73	\$73	\$73	Insurance:	\$73	\$73	\$73	Amount or Percent
Assessments:	\$0	\$0	\$0	Assessments:	\$0	\$0	\$0	\$ <input style="width: 50px;" type="text"/> <input checked="" type="button" value="20%"/>
PMI:	\$0	\$0	\$0	PMI:	\$0	\$0	\$0	<input type="button" value="CALCULATE"/>
Total Paymt:	\$3,095	\$3,853	\$2,854	Total Paymt:	\$3,095	\$3,812	\$2,777	
Est. Income Req.:	\$128k	\$158k	\$113k	Est. Income Req.:	\$128k	\$158k	\$115k	

Estimated Sales Price of **\$572,000** with a Down Payment of **20%** and a Loan Amount of **\$457,600** for **1515 Resaca, Austin**. Loan Payments are subject to changing Interest Rates. Click [Get Details](#) for required disclosures and more information. Click [here](#) for relationship disclosure.

Lender Display

(enlarged from bottom of listing)



LENDER COMPANY
HOME MORTGAGE

Jeff Demo Loan Officer
(666) 777-8888
[E-mail Jeff Demo](#)

Affiliated Lender Jeff Demo Loan Officer
Any Lender Branch (666) 777-8888
[E-mail Jeff Demo](#)

	30 Year	15 Year		5/1 Interest	3/1 Interest
	Fixed	Fixed	5/1 ARM	Only	Only
Mortgage Paymt:	\$2,423	\$3,225	\$2,301	\$1,778	\$1,748
Taxes:	\$368	\$368	\$368	\$368	\$368
Insurance:	\$73	\$73	\$73	\$73	\$73
Assessments:	\$0	\$0	\$0	\$0	\$0
PMI:	\$0	\$0	\$0	\$0	\$0
Total Paymt:	\$2,864	\$3,666	\$2,742	\$2,219	\$2,189
Est. Income Req.:	\$119k	\$152k	\$113k	\$92k	\$91k

Personalize Your Mortgage

Estimated Sales Price:
\$

Down Payment:
Amount or Percent
\$

CALCULATE

The system posts live mortgage payments and combines them with accurate real estate taxes, insurance estimates, assessments, and PMI (if applicable) to give the customer the most accurate payment options.


The customer can then click on [Get Details...](#)

...to see the Lender's expanded product menu and play "what if" scenarios with the numbers to find the program that best fits them. The customer can also provide their contact information to order free services provided by the Lender.

Jeff Demo Loan Officer of Affiliated Lender - Mortgage Programs [Print Page](#) [E-mail Page](#)

This is a RatePlug SAMPLE Lender Detail Example - Affiliated Agent Lender will appear here.

Since this is a Report SAMPLE and the Mortgage Payments are not using LIVE Interest Rates, please don't contact the DUMMY Loan Officer since the e-mail address and phone numbers are not real and no response will be offered.


Free Services by:  Select the **free reports** you would like to receive, enter your e-mail address and submit

Credit Report and Analysis Name:
 Mortgage Planning E-mail:
 Rent vs. Own Analysis Phone: () -

SUBMIT

Have a Mortgage Question? Please Contact: Jeff Demo Loan Officer - Affiliated Lender
 Office: (666) 777-8888 Mobile: (555) 666-7777 E-mail: [Jeff Demo Loan Officer](#) Web Site: [www.lenderwebsite.com](#)
 ▶ Contact me for a free Mortgage Pre Approval and to receive a complete Mortgage Plan.

Property Summary Information MLS: 12345

 **Address:** 123 Main St. - Anytown, USA

Asking: \$250,000 **Bedrooms:** 3 **Baths:** 2

Year Built: 2004 **Appx. Sq. Ft:** 2600 **Lot Size:** 1 Acre

[Larger Picture](#)

Available Programs from Affiliated Lender

The payments below are using an **Asking Price of \$250,000** with a **Down Payment of 20%** and a **Loan Amount of \$200,000** for 123 Main St. - Anytown, USA .

	30 Year Fixed	15 Year Fixed	5/1 ARM	5/1 Interest Only	3/1 Interest Only	1/1 Interest Only
Interest Rate:	6.900%	6.600%	6.400%	5.800%	5.700%	5.560%
APR:	7.016%	6.783%	7.499%	10.690%	10.847%	11.017%
Points:	0	0	0	0	0	0
Monthly Payment						
Mortgage Payment:	\$1,317	\$1,753	\$1,251	\$967	\$950	\$927
Taxes:	\$100	\$100	\$100	\$100	\$100	\$100
Insurance:	\$40	\$40	\$40	\$40	\$40	\$40

When a Lender enrolls in the RatePlug Program, they are trained on how to set up their custom Rate & Product Matrix which allows them to easily update rates, set up new loan programs, add legal disclosures and modify multiple other factors that make up their lending guidelines. This system also feeds the Mortgage Planner System (see next slide).

Member Access:								1/19/2006 11:48:22 AM
<p>Modify Mortgage Rates. Enter a new Rate (use arrows to change by 0.125), Points or Total Costs. Click on Submit at the bottom of the page when finished. A.P.R. is calculated automatically after you submit your rate updates.</p>								
Mortgage Rate Information - Found 10 Programs								
Loan Term	Loan Amount	Current Rate	A.P.R.	Points	Total Costs	Lock Period	Options	
30 Year Fixed	\$0 - \$150,000	6.250	6.326	0	\$1,060	30 days	Enabled, Pre Qual	
	\$150,001 - \$225,000	6.125	6.175	0	\$1,060	30 days	Modify Program Criteria	
	\$225,001 - \$400,000	6.125	6.153	0	\$1,060	30 days	Delete Program	
	\$400,001 - \$2,000,000	6.250	6.256	0	\$1,060	30 days		
15 Year Fixed	\$0 - \$150,000	5.875	6.000	0	\$1,060	30 days	Enabled	
	\$150,001 - \$225,000	5.750	5.833	0	\$1,060	30 days	Modify Program Criteria	
	\$225,001 - \$400,000	5.750	5.797	0	\$1,060	30 days	Delete Program	
	\$400,001 - \$2,000,000	5.875	5.884	0	\$1,060	30 days		
7/1 ARM	\$0 - \$150,000	5.750	6.677	0	\$1,060	30 days	Not Enabled	
	\$150,001 - \$225,000	5.625	6.605	0	\$1,060	30 days	Modify Program Criteria	
	\$225,001 - \$400,000	5.625	6.583	0	\$1,060	30 days	Delete Program	
	\$400,001 - \$2,000,000	5.875	6.651	0	\$1,060	30 days		
10/1 ARM	\$0 - \$150,000	5.875	6.556	0	\$1,060	30 days	Enabled	
	\$150,001 - \$225,000	5.750	6.467	0	\$1,060	30 days	Modify Program Criteria	
	\$225,001 - \$400,000	5.750	6.445	0	\$1,060	30 days	Delete Program	
	\$400,001 - \$2,000,000	5.875	6.485	0	\$1,060	30 days		

A license to the Mortgage Planner System is included when you sign up for RatePlug. This tool provides a detailed, interactive mortgage product and payment comparison that can be provided to potential customers.

Desired Mortgage		Monthly Payment Comparisons						
Loan Term	5/1 ARM	1/1 ARM	7/1 ARM	30 Year	25 Year	20 Year	15 Year	3/1 ARM
Loan Amount	\$430,000	\$430,000	\$430,000	\$430,000	\$430,000	\$430,000	\$430,000	\$430,000
Interest Rate*	5.500%	4.750%	10.000%	6.375%	6.250%	6.250%	5.625%	5.000%
Interest Rate Override	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A.P.R.	4.608%	4.382%	6.294%	6.396%	6.273%	6.277%	5.658%	4.394%
Monthly Payment	\$2,441	\$2,243	\$3,774	\$2,683	\$2,837	\$3,143	\$3,542	\$2,308
Payment Difference	\$0 Lowest Payments over next 6 Years	-\$198	+\$1,332	+\$241	+\$395	+\$701	+\$1,101	-\$133
Savings Comparison After the 6th Year								
Total Payments Over 6 Years	\$181,747	\$241,999	\$271,696	\$193,150	\$204,234	\$226,295	\$255,027	\$204,393
Total Interest Paid	\$143,698	\$217,603	\$253,033	\$158,331	\$152,243	\$147,621	\$124,864	\$171,768
Total Loan Reduction	\$38,049	\$24,396	\$18,663	\$34,820	\$51,990	\$78,675	\$130,364	\$32,625
Loan Balance	\$391,951	\$405,604	\$411,337	\$395,180	\$378,010	\$351,325	\$299,636	\$397,375
Total Savings Over 6 Years	--	-\$73,906	-\$109,335	-\$14,633	-\$8,546	-\$3,923	+\$19,034 Highest Savings over next 6 Years	-\$28,070



Simply input transaction details and number of years the customer believes they will be in the home...

...to view and send a professional, branded payment comparison of your menu of products to your customer.

There is also a savings comparison based on total payments made, and principal reduction over the period of time the customer thinks they will live in the home.

•The customer can interact with their Mortgage Plan by changing the transaction details, mortgage program, or the number of years they will be in the home to play "what if" with the numbers to find the program that best fits their borrowing scenario. Each time a change is made, the system will update the mortgage rates being used in the calculations with current information.

•**Stay in touch with potential homebuyers!** The Mortgage Plan can be viewed over and over again for as long as it takes for a customer to purchase a home.

•Mortgage Plan available for purchase and refinance transactions

•Create and send Mortgage Plans while out of the office! (compatible wireless device required, ask HHP for specifications)



Benefits of the RatePlug Program:

- **Homebuyers** can view live, interactive mortgage payment and qualifying information for each property listing and identify potential properties more efficiently.
- **Agents** will experience longer customer sessions within listings provided (*current average increase of 6.5 minutes*)...also provides a more efficient use of time because statistics show that traditional homebuyers visit approximately 15 homes before purchasing, while Internet buyers visit approximately 7. (**there is no cost for a Agents to be in this program**)
- **Loan Officers** Display your mortgage and contact information directly with MLS Property listings! Increase your exposure and build relationships with potential customers ...**early** in the home-buying process.



To Enroll – [Click here](#)

Contact us with any questions

(877) 710-0808

www.rateplug.com/ACTRIS