



Broker & Agent 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 property listing information with live mortgage payment options to keep your homebuyers looking at the property data that you have provided to them.



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

- Give you a competitive advantage
- Help aid in increasing sales capture rates
- Provide your homebuyers better information




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 **Unit 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				
Roof Composition Shingle	View Hill Country	Faces	Builder Name			

The Agent or Broker chooses which Lender (1 to 3) will participate in the program and their live interest rates and programs are used to post the Live Payment information at the bottom of the listing.

Example below shows 1 Lender display

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

 Mike Demo Loan Officer  (555) 123-4567 E-mail Mike Demo	GET DETAILS	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount <input type="text"/> or Percent <input type="text" value="20%"/> <input type="button" value="CALCULATE"/>	
	Affiliated Lender Any Lender Branch				Mike Demo Loan Officer (555) 123-4567 E-mail Mike Demo		
	Mortgage Paymt:	\$3,014	\$4,011	\$2,862	\$2,238		
	Taxes:	\$100	\$100	\$100	\$100		
	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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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**
 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**
 Main Level Beds **2** Other Level Beds **2** Blocks to UT Shuttle Blocks to Metro Horses
 Floor **Carpet, Hard Tile, Wood** Master Main **Y** Master Desc **Double Vanity, Jetted Tub, Other Room, Separate Shower, Walk-In Closet**
 Rooms **Bedroom/Office, Exercise, Foyer, Great, Loft, Pantry, Utility**
 Guest Accom **Y / GMIL** Laundry Loc **Main Level, Utility Room**
 Kitchen **Breakfast Area, Center Island, Gourmet Kitchen, Granite/Marble Counters, Open to Family Room, Pantry Closet**
 Appl **Built-In Oven, Cook Top, Dishwasher, Disposal, Microwave Oven, Refrigerator Sub-Zero Type, Self Cleaning Oven**
 Interior **Ceiling-Cathedral, Ceiling-Coffered, High Speed Connection, Separate Shower, Walk-in Closet, Window Treatments,**
 Features **Wired for Cable, Wired for Security, Wired for Stereo**

Example below shows a 2 Lender display

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: \$ <input type="text"/>
Mortgage Paymt:	\$2,448	\$3,205	\$2,206	Mortgage Paymt:	\$2,448	\$3,165	\$2,130	Down Payment: Amount or Percent \$ <input type="text"/> <input type="text"/> <input type="text"/>
Taxes:	\$575	\$575	\$575	Taxes:	\$575	\$575	\$575	<input type="text"/> <input type="text"/> <input type="text"/>
Insurance:	\$73	\$73	\$73	Insurance:	\$73	\$73	\$73	<input type="text"/> <input type="text"/> <input type="text"/>
Assessments:	\$0	\$0	\$0	Assessments:	\$0	\$0	\$0	<input type="text"/> <input type="text"/> <input type="text"/>
PMI:	\$0	\$0	\$0	PMI:	\$0	\$0	\$0	<input type="text"/> <input type="text"/> <input type="text"/>
Total Paymt:	\$3,095	\$3,853	\$2,854	Total Paymt:	\$3,095	\$3,812	\$2,777	<input type="text"/> <input type="text"/> <input type="text"/>
Est. Income Req.:	\$128k	\$158k	\$113k	Est. Income Req.:	\$128k	\$158k	\$113k	<input type="text"/> <input type="text"/> <input type="text"/>

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.

Two Lender Display (enlarged from bottom of listing)

Affiliated Lender Any Lender Branch				Demo Loan Officer (777) 888-9999 E-mail Demo				Broker Lender Any City				Jane Demo Loan Officer (111) 222-3333 E-mail Jane Demo			
GET DETAILS	<u>30 Yr</u>	<u>15 Yr</u>	<u>7/1</u>	GET DETAILS	<u>30 Yr</u>	<u>15 Yr</u>	<u>5/1</u>								
Mortgage Paymt:	\$2,448	\$3,205	\$2,206	Mortgage Paymt:	\$2,448	\$3,165	\$2,130								
Taxes:	\$575	\$575	\$575	Taxes:	\$575	\$575	\$575								
Insurance:	\$73	\$73	\$73	Insurance:	\$73	\$73	\$73								
Assessments:	\$0	\$0	\$0	Assessments:	\$0	\$0	\$0								
PMI:	\$0	\$0	\$0	PMI:	\$0	\$0	\$0								
Total Paymt:	\$3,095	\$3,853	\$2,854	Total Paymt:	\$3,095	\$3,812	\$2,777								
Est. Income Req.:	\$128k	\$159k	\$113k	Est. Income Req.:	\$128k	\$158k	\$115k								

Personalize Your Mortgage

Estimated Sales Price:
\$

Down Payment:
Amount or Percent
\$ 20%

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

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

...to see the Lender's expanded product menu and play "what if" scenarios with the numbers to find the program that best fits them. Homebuyers are spending up to 6.5 minutes longer within the property data and this information is helping to link the homebuyer back to the Agent.


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

Mortgage Planning

Rent vs. Own Analysis

Name:


E-mail:

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



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 a competitive advantage through increased customer capture rates and 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**)
- **Brokers** will increase customer exposure to their in-house lender and increase mortgage leads, while offering a value-add service to their member Realtors.

“RatePlug is immeasurably important for building relationships with homebuyers.

Evan Kane
President
Endeavor Realty Group, LLC



To enroll – [Click here](#)

Contact us with any questions

(877) 710-0808

www.rateplug.com/ACTRIS