

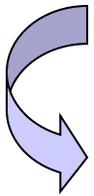


HAR MLS (Houston Area) Loan Officer Program Overview



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

- Over 90% of homebuyers search and view Property Listings online
(ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- Over 70% 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.



RatePlug Automated Marketing Program gives you:

Display of your contact information and mortgage products directly within the property listings your Agents send to their homebuyers through the MLS system!

RatePlug also provides protection from new FTC MAP record keeping guidelines by storing every display for 6 years.

One low annual cost allows you to work with as many Agents as you want!



RatePlug Display within Property Listings Created Through the MLS System



Single-Family ML # Status: **A** LP: **\$350,000**
 County: **Travis** Tax Acc #: SP/SF: **\$0.00** LP/SF: **\$ 384.93**
 Also For Lease: **No** Area: **80 - Other - Texas** Location: **154 - Austin** KM: **553Q**
 Addr:  City: **Austin** Zip: **78746 -**
 Sub: **Davenport Ranch Ph 07 Sec 03** State: **Texas** Country: **United States**
 Listing Firm: **Turnquist Partners, REALTORS** Master Planned Community: **No/**
 Mkt Area: **Other** Legal: **Lot 28 Blk A Davenport Ranch Phs 7 Sec 3 Amended** Sec #: **03**
 SqFt: **6105/Appraisal District** Lot Size: **/** Year Built: **2007/Appraisal District**
 SchDist: **113 - Eanes** Elem: **Bridge Point** Middle: **Hill Country** High: **Westlake**
 SCHOOL INFO IS SUBJECT TO CHANGE. BUYERS SHOULD INDEPENDENTLY VERIFY.

Media:  28 [Photo Gallery](#)

Description and Room Dimensions

Style: Mediterranean	# Stories: 2	New Construction: No/	Builder Name:	# Bedrooms: 5 /
Type: Free Standing		ApproxComplete:	Access:	#FB/HB: 5/1
LotSize: /	LotDim:	Acres: /1 Up to 2 Acres	Utility Rm:	Garage: 3/Attached Garage
Living:	Dining:	1st Bed: 18x20	4th Bed: 12x14	Carport: /
Den:	Kitchn:	2nd Bed: 14x16	5th Bed: 12x14	FrntDoorFaces:
Game Rm:	Brkfst:	3rd Bed: 10x12	Gar/Car:	
Study:	ExtraRm:	Media:	Show: Appointment Required	

Dir: **Capital of Texas to Waymaker Way, Right on Far Gallant.**

Physical Property Description - Public: **Exquisite custom home on a beautiful private, serene lot surrounded by spectacular preserve and breathtaking hill country views. This home features Italian travertine pavers & wood plank floors,interior stone arches,wood beamed ceilings. This home built for easy living and entertaining has 6 bds,6bths,6liv,2dining,2 fireplaces and 3 car garage. Enjoy your fabulous views lounging at your pool and enjoying your balcony's and patio with summer kitchen. Davenports finest.**

Interior, Exterior, Utilities and Additional Information

Microwave: Yes	Dishwasher: Yes	Cmpctr: Yes	Dispsl: Yes	SeplceMkr: Oven	Range: Freestanding Range
Fireplace: 2/Freestanding				UtilRm: Utility Rm in House	
Connect: Electric Dryer Connections				Bedrooms: 2 Bedrooms Down	
Energy:				Rooms: Gameroom Up	
Green/Energy Certifications:				Flooring: Wood	Countertops: Granite
Interior: Island Kitchen				Prvt Pool: Yes/In Ground	AreaPool: No
Master Bath: Master Bath + Separate Shower				Roof: Tile	
Exter Constr: Stone & Wood					

Through the Tempo 4 system, your Agents have the ability to send a new property report to their customers displaying your mortgage programs and contact information directly on the report. If the homebuyer clicks on "Calculate"...

 Sample Lender Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo	Affiliated Lender Any Lender Branch		Demonstration Account (655) 123-4567 Demo: E-mail address displays here		Personalize Your Mortgage	
	GET DETAILS	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	Estimated Sales Price: \$ <input type="text"/>
	Down Payment:	\$470,000	\$470,000	\$470,000	\$470,000	Down Payment: Amount or Percent \$ <input type="text"/> 20% ▼
	Mortgage Paymt:	\$11,272	\$15,361	\$10,092	\$9,337	<input type="button" value="CALCULATE"/>
	Taxes: (Est.)	\$2,938	\$2,938	\$2,938	\$2,938	
Insurance:	\$372	\$372	\$372	\$372		
HOA/Dues/Fees:	\$	\$	\$	\$		
PMI:	\$0	\$0	\$0	\$0		
Mo. Payment:	\$14,581	\$18,671	\$13,402	\$12,646		

Asking Price of \$2,350,000 with a Down Payment of 20.0% and a Loan Amount of \$1,880,000 for 1800 Far Gallant Dr. - Austin, TX 78746 - MLS: 34011984. Loan Payments are subject to changing Interest Rates. ARM loan payment & interest rates will change during term. [Click Get Details for required disclosure](#) and to customize your loan scenario. [Click here for relationship disclosure](#). Est. = Estimated

...they will see your 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 services such as pre-approval as well as link out directly to your website or email address.

Demonstration Account of Affiliated Lender

[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 **SAMPLE** Loan Officer since the e-mail address and phone numbers are not real and no response will be offered. If you are interested in signing up for RatePlug please visit: <http://www.rateplug.com/agents.asp?name=HAR>



Sample Lender

Have a Mortgage Question?

Ask a question here. We will respond with no obligation to you.

To Talk with a Live Person – Contact: Demonstration Account - Affiliated Lender
 Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demonstration Account](#) Web Site: [www.lenderwebsite.com](#)
 Contact me for a Mortgage Pre Approval and to receive a complete Mortgage Plan....Your Text goes here....

Property Summary Information - MLS: 12345
Demo Agent Company



Larger Picture

Address: 123 Main St. - Anytown, TX - MLS: 12345

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

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

To schedule a showing of this property, please contact:

Agent name and contact info appears here

For informational purposes only: Demo Agent Company is not a mortgage lender. Contact Affiliated Lender directly for more information about its products and your eligibility.

Available Programs from Affiliated Lender

The payments below assume an Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, TX - MLS: 12345.

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	FHA 30 Year Fixed
Loan Amount:	\$200,000	\$200,000	\$200,000	\$200,000	\$245,472
Down Payment:	\$50,000	\$50,000	\$50,000	\$50,000	\$8,750 ?
Interest Rate:	6.000%	5.500%	5.000%	4.330%	5.000%
APR:	6.080%	5.630%	3.970%	3.580%	5.550%
Points:	0	0	0	0	0



Loan Officers-

- Get exposure to homebuyer early in the process through the system the Agents use!
- Builds relationships with existing and new Realtor referral sources
- FTC-MAP record keeping compliant!
- We train you how to use the tool and market to your Agents
- Low annual fee allows LO to work with multiple Agents

Enroll on this site Now!



contact us with any questions
(877) 710-0808

enroll at <http://www.rateplug.com/har>