

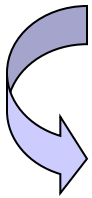


# MIAMI Loan Officer Program Overview



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:**

1. Display of your contact information and mortgage products directly within the property listings your Agents send to their homebuyers through the MLS system!
2. Auto-email alerts notify you whenever your Agents list a new property, schedules an open house, or is listed as the selling Agent in a transaction through the MLS system!
3. Create co-branded property flyers with property info, pictures and your mortgage information in seconds!
4. Protection from new FTC MAP record keeping guidelines
5. Mortgage Planning software to send an interactive product comparison to both your purchase and refinance inquiries.
6. 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**

\*\*\*This is a sample of a RatePlug display. Rate and mortgage information below is for illustration purposes only.

North Bay Village		7935 EAST DR #		\$ 650,000			
County:	Miami-Dade County	Property Type:	Condo/Co-Op/Villa/Townhouse	REF #:	A		
Bedrooms:	3	Short Sale:	No				
Full Baths:	3	REO:	No				
Living Area SqFt:	1,910						
Total Area SqFt.:	1,910						
Year Built:	2009						
Garage:	2/ Attached	Carport:					
Cooling:	Central Cooling						
Amenities:							
Community Room, Elevator, Exercise Room, Pool							

Within the MIAMI MLS system, a new report named "RE1/RE2 RatePlug Flyer" has been created. Your Agents can send this report with your mortgage information to customers. If the customer clicks on "Calculate"...

(Property data has been condensed to fit screen)

Mortgage Payment Options for 123 Main St. - Anytown, FL - ML S: 12345						
 <p><b>Sample Lender</b></p> <p>Demonstration Account</p> <p>(555) 123-4567</p> <p>Mobile: (555) 666-7777</p> <p>E-mail Demonstration Turned off for Demo</p>	Affiliated Lender Any Lender Branch		Demonstration Account (555) 123-4567 Demo: E-mail address displays here		<p>Personalize Your Mortgage</p> <p>Estimated Sales Price:</p> <p>\$ <input type="text"/></p> <p>Down Payment:</p> <p>Amount or Percent</p> <p>\$ <input type="text"/> 20% <input type="button" value="v"/></p> <p><input type="button" value="CALCULATE"/></p>	
	<a href="#">GET DETAILS</a>	30 Year Fixed	15 Year Fixed	5/1 ARM		3/1 ARM
	Down Payment:	\$50,000	\$50,000	\$50,000		\$50,000
	Mortgage Payment:	\$1,199	\$1,634	\$1,074		\$993
	Taxes:	\$167	\$167	\$167		\$167
	Insurance:	\$40	\$40	\$40		\$40
	HOA/Dues/Fees:	\$100	\$100	\$100		\$100
	PMI:	\$0	\$0	\$0		\$0
	Total Payment:	\$1,506	\$1,941	\$1,380		\$1,300
	<p>Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, FL - ML S: 12345. Loan Payments are subject to changing interest Rates. Click <a href="#">Get Details</a> for required disclosures and to customize your loan scenario. <a href="#">Click here for relationship disclosure</a></p>					

...they will view your expanded product menu and they can also email a question about financing to the lender or request services such as pre-approval.

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=MIAMI>

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) 888-7777
 E-mail: [Demonstration Account](#)
 Web Site: [www.lenderwebsite.com](http://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

**Address:** 123 Main St. - Anytown, FL - MLS: 12345

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

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

[Larger Picture](#)

**Demo Agent Company**

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, FL - MLS: 12345.

Click for more Disclosures ▶	<a href="#">30 Year Fixed</a>	<a href="#">15 Year Fixed</a>	<a href="#">5/1 ARM</a>	<a href="#">3/1 ARM</a>
Loan Amount:	\$200,000	\$200,000	\$200,000	\$200,000
Down Payment:	\$50,000	\$50,000	\$50,000	\$50,000
Interest Rate:	6.000%	5.500%	5.000%	4.330%
APR:	6.080%	5.630%	4.090%	3.730%
Points:	0	0	0	0
<b>Monthly Payment</b>				
Mortgage Payment:	<a href="#">\$1,199</a>	<a href="#">\$1,634</a>	<a href="#">\$1,074</a>	<a href="#">\$993</a>
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
<b>Total Payment*:</b>	<b>\$1,506</b>	<b>\$1,941</b>	<b>\$1,380</b>	<b>\$1,300</b>

\*Total payment includes an estimation of principal and interest payment, property taxes, HOA/dues/fees, home owners insurance and private mortgage insurance (PMI) if applicable.

Enter an Estimated Offer Price and Down Payment in order to see your specific payment scenario:

1 Estimated Offer Price:

\$

2 Down Payment or Percent:

\$  20%


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Garage:	2/ Attached	Carport:			
Cooling:	Central Cooling				
Amenities:	Community Room, Elevator, Exercise Room, Pool				

In an additional Report there will be a smaller link displayed that will open up the lender detail page.

circulation of both air and light. The roof-top pool deck provides access to the best view of Miami and the beaches. Cielo undoubtedly offers true value, quality and comfort. Decorator ready!

#### Mortgage Payment Options for 123 Main St. - Anytown, FL - MLS: 12345



Sample Lender

Demonstration Account

 (555) 123-4567

Mobile: (555) 666-7777

E-mail Demonstration  
Turned off for Demo

Affiliated Lender  
Any Lender Branch

30 Year  
Fixed

15 Year  
Fixed

5/1 ARM


3/1 ARM

Down Payment:	\$50,000	\$50,000	\$50,000	\$50,000
Mortgage Payment:	\$1,199	\$1,634	\$1,074	\$993
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HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
Total Payment:	\$1,506	\$1,941	\$1,380	\$1,300

Demonstration Account  
(555) 123-4567  
Demo: E-mail address displays here

Personalize Your Mortgage

Estimated Sales Price:  
\$

Down Payment:  
Amount or Percent  
\$  20% 

CALCULATE

Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, FL - MLS: 12345. Loan Payments are subject to changing interest Rates. Click [Get Details](#) for required disclosures and to customize your loan scenario. [Click here for relationship disclosure](#)



## **Property Flyer System & Auto Alerts**

The Property Flyer System will allow you to create detailed open house flyers containing property and mortgage payment information for your Agents' listings.

# Automated Loan Officer Alerts

**Whenever your Agent(s) list a new property in the MLS system, or if they schedule an open house event, you will receive notification and the opportunity to create a flyer in a matter of seconds.**

Chris,

Below is a list of new Property Listings by your Participating RatePlug Agents:

**Agent: John Westmore**

06681300 - LOT 20 LANDON CIR - HADDENFIELD - \$460,000 [\(Create Property Flyer\)](#)

**Agent: Andrea Straub**

01245367 – 927 ORCHARD LN – HADDENFIELD - \$799,900 [\(Create Property Flyer\)](#)

06697507 - 600 N FAIRBANKS # 1401 - HADDENFIELD - \$1,090,000 [\(Create Property Flyer\)](#)

To create an open house flyer, click on 'Create Property Flyer' next to the listed property, or log into the [Rate Plug System](#) and go to 'Create Property Flyer' from the main menu.

**RatePlug/HandHeld Power**

www.rateplug.com/stwmls

info@rateplug.com

**(877)710-0808 Toll Free**

**(630)848-1337 fax**

# Property Flyer Sample

You can easily generate flyers for your agent's open house events and other marketing needs.

The recommended disclaimer language from NAR is included to protect the Agent and Broker from new FTC standards.

RatePlug also archives every flyer for 6 years to meet the record keeping guidelines established under the same FTC-MAP ruling.





**123 Any Street, Any Town, USA 12345**  
**4 Bedrooms, 4 Baths**  
 MLS: 01245367

**Listing Description:**  
 Largest Summit model on the best street in prestigious Gated Neighborhood. What a floor plan with office/music room, formal living room w/ fireplace, formal dining room, downstairs bedroom suite w/ bath, spacious family room with open kitchen area, plus a huge backyard with covered porch.

**Purchase Price:** \$799,900  
**Annual Taxes (est.):** \$13,819  
**Annual Insurance (est):** \$1,400  
**Association Fee (monthly):** \$25

**AGENT'S COMPANY LOGO**

**Heather Smith**  
 AnyTown Realty, Inc.  
 (555) 657-1234  
 heather@realty.com

**FOR DEMO ONLY**  
 not live data

**Agent's Photo Here**







**Additional Details:**

MLS #: 07091280  
 Bedrooms: 4  
 Bathrooms: 2 1/2  
 County: DuPage  
 Year Built: 1996  
 Lot Dimensions: 75X220  
 Living Room Size: 13X13  
 Dining Room Size: 14X13  
 Kitchen Size: 14X12  
 Family Room Size: 20X18  
 Master Bedroom Size: 16X15  
 2nd Bedroom Size: 13X13  
 3rd Bedroom Size: 13X12  
 4th Bedroom Size: 13X13  
 Basement: Full  
 Garage: Attached, 2 Car  
 Garage, Garage Door Opener/s (Auto)  
 Features: Deck, Patio, Vaulted/Cathedral Ceiling, Skylight/s, Porch

**For Informational purposes only:** Anytown Realty is not a mortgage lender. Contact YourCo Lending Inc. directly for more information about its products and your eligibility.

Housing Payment Information			
Payment Details	15 YR FX	30 YR FX	5/1 ARM
Down Payment	20.00 %	10.00 %	10.00 %
Loan Amount	\$556,000	\$625,500	\$625,500
Interest Rate	6.250%	5.750%	6.000%
Points / APR	0.000 / 6.33%	0.000 / 6.12%	0.000 / 6.01%
Principal & Interest	\$4,767.27	\$3,650.25	\$3,750.19
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
<b>Total Payment*</b>	<b>\$5,762.23</b>	<b>\$4,916.26</b>	<b>\$5,083.96</b>

**LOAN OFFICER COMPANY LOGO**

**Bill Jones**  
 YourCo. Lending, Inc.  
 (555) 257-7584  
 bjones@lending.com

**LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE**

**Loan Officer Photo Here**

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.

Purchase Summary

Purchase Price:

\$550,000

\$ 550,000 .00

Down Payment:

\$120,000

\$ 120,000 .00

Loan Amount:

\$430,000

\$ 430,000 .00

Desired Mortgage:

5/1 ARM

5/1 ARM

Estimated Years in Home:

6

6

Calculate

You can adjust your mortgage plan by supplying different input values to the left and then click on "Calculate"

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	\$124,664	\$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)



## **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
- Creates open house flyers for Agents in seconds
- FTC-MAP record keeping compliant!
- Mortgage Planner
- 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