

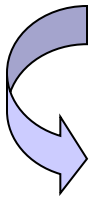


RAMC Broker & Agent Program Overview



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 72% 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 Benefits to RAMC Members:

- Included as part of the suite of services available to every Agent who belongs to RAMC. No Additional Cost to participate.
- Studies show that Agents using RatePlug have experienced shorter time frames in listings going from “list date” to “contract date” * SELL HOMES FASTER!
- You select your lending partner(s) that you trust
- Agents are provided professional, co-branded Open House/Property Flyers for marketing purposes from their lending partner(s)
- RatePlug protects you from the new FTC MAP record keeping requirements!

* Based on data from 7 major MLS markets viewing over 49,775 real estate transactions.



RatePlug Display Within the MLS System

Residential
12/12/12

Masefield ST



MLS#:

Subdiv: PORT ST LUCIE SEC 33

County: ST LUCIE

Furnished:

Bedrooms: 3

SF Liv Area: 2,240

Acres: 0 - .5

Lot Size: 21,875 sq. ft.

Virtual Tour:

Directions:

List Price: \$ 100,000

Status: Active

Year Built: 2004

Effective Year Built

Units:

Full/Half Baths: 2

Appx.Tot. SqFt: 4,178

Short Sale: Y

Large Pool home in desirable North River Shores that sits on almost a half acre lot for privacy. The home is CBS construction with a large screened patio for the pool and entertaining. One car garage with work shop. Room for RV or boat parking. The neighborhood offers their own boat launch area which is available for very nominal annual fee. The home is right down the road from Pine Lake public Golf Course, minutes to Treasure Coast Mall, Restaurants, pristine beaches, parks, shops, downtown Stuart and Jensen Beach. Tax rolls are incorrect on bathrooms, 2 bathrooms not 3. Extra refrigerator, freezer and counter microwave do not convey.

Liv Rm: 16x14	Din Rm: 14x12	Kitch: 17x15	Fam Rm: 17x15	Den:	Flr Rm:	Grt Rm:
Mst Bdrm: 9x17	2nd Bdrm: 12x12	3rd Bdrm: 12x13	4th Bdrm:	5th Bdrm:	Util Rm: 8x5	Patio:

Type: Single Family Detached

Flooring:

Cooling: Central Electric

Water: Central Water

Lot Desc:

Cov Parking: 2 / Attached Garage

Pool Desc: Yes / 28x14 / Screened

Construction: Concrete Stucco


Roof: Asphalt/Fiberglass Shingle

Sewer: Septic

Within the RAMC MLS system, a new report named "RES Client Syn RatePlug Full" has been created. Agents can send this report with their lender's display to customers. If the customer clicks on "Calculate"...

Stuart FL 34994
Office Phone: 772-283-1748
Fax: 772-288-0215

Mortgage Payment Options for Masefield St - Port St Lucie, FL 34953 - MLS:

 Home Mortgage Jeff Springer 12345 (555) 555-5555 E-mail Jeff View Website	Jeff's Lending Large Branch					Jeff Springer 12345 (555) 555-5555 jeff.springer@rateplug.com	Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> 20% ▾ <input type="button" value="CALCULATE"/>	
	GET DATA	<u>FHA 30</u>	<u>Year</u>	<u>VA Loan</u>	<u>15 Year</u>	<u>Fixed</u>		<u>5/1 ARM</u>
	Down Payment:	\$20,000	\$3,500**	\$0***	\$20,000	\$20,000		
	Mortgage Paymt:	\$405	\$498	\$518	\$592	\$382		
	Taxes:	\$359	\$359	\$359	\$359	\$359		
	Insurance:	\$40	\$40	\$40	\$40	\$40		
HOA/Dues/Fees:	\$	\$	\$	\$	\$			
PMI:	\$0	\$102	\$0	\$0	\$0			
Mo. Payment:	\$805	\$999**	\$917***	\$991	\$781			

Asking Price of **\$100,000** with a Down Payment of 20.0% and a Loan Amount of **\$80,000** for **Masefield St - Port St Lucie, FL 34953 - MLS:**

----- **FHA loans allow for a 3.5% Down Payment. ***VA loans allow for a 0.0% Down Payment. 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.

...they will view the Lender's 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=RAMC>

Sample Lender

Have a Mortgage Question?

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

SUBMIT

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	
<p>Larger Picture</p>	Address: 123 Main St. - Anytown, FL - MLS: 12345			To schedule a showing of this property, please contact:	
	Asking: \$250,000	Bedrooms: 3	Baths: 2	Agent name and contact info appears here	
	Year Built: 2004	Appx. Sq. Ft: 2600	Lot Size: 1 Acre		

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

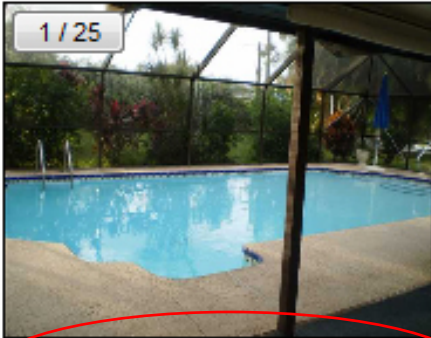
The payments below assume an Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, FL - MLS: 12345.


Click for more Disclosures ▶	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
Monthly Payment					

In other available consumer reports, a small icon will allow homebuyers to access the payment information via a link.

Some Properties for Your Consideration...

Presented by: RAMC System User
Realtor Association of Martin County
Phone: 772-283-1748
Fax: 772-288-0215

Stuart	1230 NW Pine Lake DR	\$ 259,000	
 1 / 25	Bedrooms: 3	Subdivision: NORTH RIVER SHORES SEC 02	ML#: 366207
	Baths: 2 / 0	Type: Single Family Detached	
	Appx LivAr: 1,992	Pool: Yes / Concrete	
	Appl/Equip: Auto Garage Door Opener, Dishwasher, Range		
	Interior: Eat In Kitchen, Family Room, Pantry		
	Exterior: RV/Boat Parking, Some Trees, Workshop		
	Parking: 1 / Attached Garage / Circle		

 [View Live Mortgage Payments](#)
Virtual Tour



Property Flyer System

The Property Flyer System will allow listing Agents to receive detailed open house flyers containing property and mortgage payment information from their participating lender

Property Flyer Sample (1 of 4 templates)

Flyers are generated by your lending partners for 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

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

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
Total Payment*	\$5,762.23	\$4,916.26	\$5,083.96

LOAN OFFICER COMPANY LOGO

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

Loan Officer Photo Here

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.

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE



Program Summary

- **No Additional Cost** to participate.
- Provides your homebuyers with valuable financing information and helps you sell homes faster!
- You select your lending partner(s)
- Property Flyers for your listings
- RatePlug protects you from the new FTC MAP guidelines



contact us with any questions
(877) 710-0808
enroll on this site www.rateplug.com/ramc