

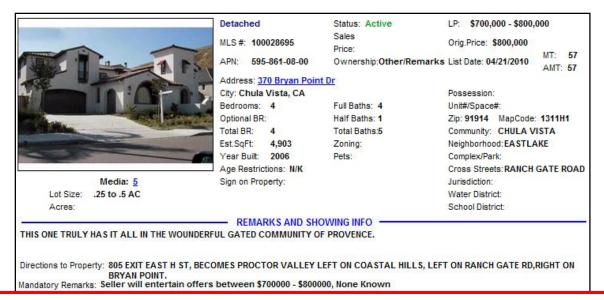
## SANDICOR Broker & Agent Program Overview



# 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.



A special Customer Report 'RatePlug Client Full' has been created in the MLS system that will display your lender's (can display up to 3) mortgage information directly within the property detail view on the listings you send to homebuyers.





Detached

Status: Active

LP: \$700,000 - \$800,000

Sales

Price:

Orig.Price: \$800,000

MT: 57

APN: 595-861-08-00

MLS #: 100028695

Ownership:Other/Remarks List Date: 04/21/2010

AMT: 57

Address: 370 Bryan Point Dr

City: Chula Vista, CA

Bedrooms: 4 Full Baths: 4

 Bedrooms:
 4
 Full Baths:
 4
 Unit#/Space#:

 Optional BR:
 Half Baths:
 1
 Zip: 91914 MapCode: 1311H1

 Total BR:
 4
 Total Baths:
 5
 Community: CHULA VISTA

 Est.SqFt:
 4,903
 Zoning:
 Neighborhood: EASTLAKE

Year Built: 2006 Pets: Complex/Park:

Age Restrictions: N/K Cross Streets: RANCH GATE ROAD

Jurisdiction: Water District: School District:

Total Parking Spaces:

Parking for RV:

Possession:

Media: 5 Lot Size: .25 to .5 AC

no rees include: Other/Remarks

Lot Size Source: Assessor Record

Water: Available

Acres:

Wiew Live Mortgage Payments

Frontage:

Land Use Code:

Sign on Property:

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

Other Fees: \$0.00 Paid: Other Fees Type: Est % of Owner Occupancy: CFD/Mello Roos: \$0.00 Paid: Total Monthly Fees: \$244.00 Terms: Cash, Conventional, FHA, VA, Other/Remarks Assessments: SITE FEATURES Parking Garage: Attached Approx # of Acres: View: Approx Lot Sq Ft: Parking Garage Spaces: 4 Topography: Level Approx Lot Dim: Boat Facilities: Parking Non-Garage: Lot Size: Parking Non-Garaged Spaces: .25 to .5 AC Frontage Length:

...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 such as pre-approval.

Demonstration Account of Affiliated Lender - Mortgage Programs							
This is a RatePlug S	SAMPLE Len	der Detail Exa	nple - Affiliated Ag	gent Lender w	ill appear here.		
	ess and phon	e numbers are i	not real and no res				contact the SAMPLE Loan Officer ested in signing up for RatePlug
Free Servi	ces by: NDER	Credit Re	free reports you would like to rec		Name:		ddress and submit
\ Co	MPANY E MORTGAGE	☐ Mortgage Planning Software     E-mail:       ☐ Rent vs. Own Analysis     Phone: ( )				) -	
		□ Rent vs. (	SUBMIT				,
Have a Mortgage Q Office: (555) 123 Contact me for a free	-4567 Mobi	le: (555) 666-7	777 <b>E-mail</b> : D	emonstration	Account We	b Site: h	http://www.lenderwebsite.com pes here
Property Summary	y Informatio	n - MLS: 1 <u>2</u> 34	5				Demo Agent Company
Larger Picture	Address: 123 Main St Asking: \$250,000		- Anytown, RI 02123  Bedrooms: 3		Baths: 2		To schedule a showing of this property, please contact:
	Year Built:	2004	Appx. Sq. Ft:	2600	Lot Size:	_	Agent name and contact info appears here
Loán Amount: Interest Rate: APR:			30 Year Fixe \$2,960,000 7.250% 7.290%		15 Year \$2,960 6.000 6.050	,000 0%	5/1 ARM \$2,960,000 5.750% 5.760%
Points: Monthly Payment Mortgage Payment: Taxes:			0 \$20,192 \$2,382		0 \$24,9 \$2,3	978 82	0 \$17,274 \$2,382
Insurance: Assessments:			\$586 \$0		\$58 \$0	1	\$586 \$0
PMI: Total Payment*: Est. Income Required:			\$0 <b>\$23,160</b> \$958k		\$0 <b>\$27,946</b> \$1,156k		\$0 <b>\$20,242</b> \$838k
	stimation of princip	al and interest payme	nt, property taxes, asses	ssments, home ow	ners insurance and p	rivate mortga	ge insurance (PMI) if applicable.
Enter an Estimated Offer	Price and Down	Payment in order	to see your specific p	payment scenar	io:		
0	Estimated Offe	er Price:	2 Down Pays	ment or	Percent:	0	CALCULATE



## **Property Flyer System**

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

## Property Flyer Sample (1 of 4 templates)



#### 123 Main Street - San Diego

5 Bedrooms, 2 Baths MLS: 07220025

Classic Brick 2 story home in the heart of Westchester conveniently located to shopping & expressways. Newly finished, gleaming, hardwood floors & freshly painted 1st floor. 5 spacious bedrooms, master w/ large walk in closet, 2 full baths, full basement w/ loads of storage. Separate Diring Rm, Eat in Kitchen featuring newer appliances. Enjoy summer days in 3 season room overlooking a beautifully, landscaped backyard

#### AGENT'S **COMPANY LOGO** \$359,900

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





Annual Insurance (Estimated):

Association Fee (Monthly):

Purchase Price:

Annual Taxes



\$4,854

\$684



#### VLS #: 07330080 Bedrooms: 4 Bathrooma: 4 1/2 County: DuPage Year Bult: 2006 Lot Dimensions: 50 X 147 Daving Room Size: 17X13 Kitchen Size: 16X11 Family Room Size: 16X15 Master Bedroom Size: 16X15 2nd Bedroom Size: 17X14 3rd Bedroom Size: 17X13 4th Bedroom Size 20X15 **Basement Full, Finished, English** Garage: 2 Car Garage, Garag Door Opener's (Auto), Transmitter/s Features: Deck, Patio







Housing Payment Information								
Payment Details	30 yrfx	15 yr fx	30 yrfxfha 3.50 %					
Down Payment	5.00%	10.00 %						
Loan Amount	\$341,905	\$323,910	\$353,381					
Interest Rate	5.250%	4.750%	5.250%					
Points / APR	0.000/5.98%	0.000 / 5.08%	0.000/5.72%					
Principal & Interest	\$1,889.01	\$2,519.48	\$1,951.38					
Taxes / Ins. / Asmts.	\$461.48	\$461.48	\$461.48					
Mortgage Insurance	\$267.83	\$167.35	\$159.18					
Total Payment	\$2,617.32	\$3,148.31	\$2,572.05					

#### **LENDERS COMPANY LOGO**

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







These products and interest rates are subject to change at any time due to changing market conditions. Actual rates available to you may vary based upon a marker of factors including your credit rating, size of down payment and amount of documentation provided. \*\*Wathmarks\*\* MACS\_MINED.\*\*\*

\*\*Wathmarks\*\* MACS\_MINED.\*\*\*

\*\*The Control of the Control





### **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 additional cost for a Agents to be in this program)
- **Loan Officers** Display mortgage and contact information directly with MLS Property listings. Increases exposure and builds relationships with potential customers ...**early** in the home-buying process. Loan Officer pays monthly license fee to participate.



# Contact us with any questions (877) 710-0808

More Information and Signup Available at:

www.rateplug.com/sandicor