

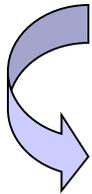


# SANDICOR Loan Officer Program Overview



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 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.*



**Detached** Status: **Active** LP: **\$700,000 - \$800,000**  
 MLS #: **100028695** Sales Orig.Price: **\$800,000**  
 Price:  
 APN: **595-861-08-00** Ownership: **Other/Remarks** List Date: **04/21/2010** MT: **57**  
 AMT: **57**  
 Address: **370 Bryan Point Dr**  
 City: **Chula Vista, CA**  
 Bedrooms: **4** Full Baths: **4** Possession:  
 Optional BR: Half Baths: **1** Unit#/Space#:   
 Total BR: **4** Total Baths: **5** Zip: **91914** MapCode: **1311H1**  
 Est.SqFt: **4,903** Zoning:  Community: **CHULA VISTA**  
 Year Built: **2006** Pets:  Neighborhood: **EASTLAKE**  
 Age Restrictions: **N/K** Cross Streets: **RANCH GATE ROAD**  
 Sign on Property: Jurisdiction:   
 Water District:   
 School District:

Media: [5](#)  
 Lot Size: **.25 to .5 AC**  
 Acres:

**REMARKS AND SHOWING INFO**

**THIS ONE TRULY HAS IT ALL IN THE WONDERFUL GATED COMMUNITY OF PROVENCE.**

Directions to Property: **805 EXIT EAST H ST, BECOMES PROCTOR VALLEY LEFT ON COASTAL HILLS, LEFT ON RANCH GATE RD, RIGHT ON BRYAN POINT.**  
 Mandatory Remarks: **Seller will entertain offers between \$700000 - \$800000, None Known**

A special Customer Report has been created in the MLS system that will display your mortgage information directly within the property detail view on the listings your Agents send to homebuyers through the MLS system.

**Assessments:**

**SITE FEATURES**

Approx # of Acres: <b></b>	View: <b></b>	Parking Garage: <b>Attached</b>
Approx Lot Sq Ft: <b></b>	Topography: <b>Level</b>	Parking Garage Spaces: <b>4</b>
Approx Lot Dim: <b></b>	Boat Facilities: <b></b>	Parking Non-Garage: <b></b>
Lot Size: <b>.25 to .5 AC</b>	Frontage Length: <b></b>	Parking Non-Garaged Spaces: <b></b>
Lot Size Source: <b>Assessor Record</b>	Frontage: <b></b>	Total Parking Spaces: <b></b>
Water: <b>Available</b>	Land Use Code: <b></b>	Parking for RV: <b></b>
Sewer/Septic: <b>Sewer Available</b>	Add'l Land Use: <b></b>	Fencing: <b>Gate</b>

**Mortgage Payment Examples for 370 Bryan Point - Chula vista, CA**

 Demonstration Account (555) 123-4567 <a href="#">E-mail Demonstration</a>	Affiliated Lender Any Lender Branch Demonstration Account (555) 123-4567 char.theiner@grateplug.com	Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> 20% <input type="button" value="v"/> <input type="button" value="CALCULATE"/>																																	
	<input type="button" value="GET DETAILS"/>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">30 Year Fixed</th> <th style="text-align: center;">15 Year Fixed</th> <th style="text-align: center;">5/1 ARM</th> </tr> </thead> <tbody> <tr> <td>Mortgage Paymt:</td> <td style="text-align: center;">\$4,093</td> <td style="text-align: center;">\$5,063</td> <td style="text-align: center;">\$3,501</td> </tr> <tr> <td>Taxes:</td> <td style="text-align: center;">\$100</td> <td style="text-align: center;">\$100</td> <td style="text-align: center;">\$100</td> </tr> <tr> <td>Insurance:</td> <td style="text-align: center;">\$119</td> <td style="text-align: center;">\$119</td> <td style="text-align: center;">\$119</td> </tr> <tr> <td>Assessments:</td> <td style="text-align: center;">\$50</td> <td style="text-align: center;">\$50</td> <td style="text-align: center;">\$50</td> </tr> <tr> <td>PMT:</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td><b>Total Paymt:</b></td> <td style="text-align: center;"><b>\$4,362</b></td> <td style="text-align: center;"><b>\$5,332</b></td> <td style="text-align: center;"><b>\$3,770</b></td> </tr> <tr> <td>Est. Income Req.:</td> <td style="text-align: center;">\$180k</td> <td style="text-align: center;">\$221k</td> <td style="text-align: center;">\$156k</td> </tr> </tbody> </table>		30 Year Fixed	15 Year Fixed	5/1 ARM	Mortgage Paymt:	\$4,093	\$5,063	\$3,501	Taxes:	\$100	\$100	\$100	Insurance:	\$119	\$119	\$119	Assessments:	\$50	\$50	\$50	PMT:	\$0	\$0	\$0	<b>Total Paymt:</b>	<b>\$4,362</b>	<b>\$5,332</b>	<b>\$3,770</b>	Est. Income Req.:	\$180k	\$221k	\$156k	
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 [View Live Mortgage Payments](#)

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

**HO Fees include: Other/Remarks**

Other Fees: **\$0.00** Paid: Other Fees Type:  
 CFD/Mello Roos: **\$0.00** Paid: Est % of Owner Occupancy:  
 Total Monthly Fees: **\$244.00** Terms: **Cash, Conventional, FHA, VA, Other/Remarks**  
 Assessments:

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# Lender Display

(enlarged from bottom of listing)



**LENDER COMPANY**  
HOME MORTGAGE

Jeff Demo Loan Officer  
(666) 777-8888  
[E-mail Jeff Demo](#)

**Affiliated Lender** Jeff Demo Loan Officer  
**Any Lender Branch** (666) 777-8888  
[E-mail Jeff Demo](#)

	30 Year	15 Year		5/1 Interest	3/1 Interest
	Fixed	Fixed	5/1 ARM	Only	Only
<b>Mortgage Paymt:</b>	\$2,423	\$3,225	\$2,301	\$1,778	\$1,748
<b>Taxes:</b>	\$368	\$368	\$368	\$368	\$368
<b>Insurance:</b>	\$73	\$73	\$73	\$73	\$73
<b>Assessments:</b>	\$0	\$0	\$0	\$0	\$0
<b>PMI:</b>	\$0	\$0	\$0	\$0	\$0
<b>Total Paymt:</b>	<b>\$2,864</b>	<b>\$3,666</b>	<b>\$2,742</b>	<b>\$2,219</b>	<b>\$2,189</b>
<b>Est. Income Req.:</b>	\$119k	\$152k	\$113k	\$92k	\$91k

**Personalize Your Mortgage**

**Estimated Sales Price:**  
\$

**Down Payment:**  
Amount or Percent  
\$  20%

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

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

...to 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 free services provided your company.

Demonstration Account 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 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/MRED>**

**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: Demonstration Account - Affiliated Lender**  
 Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demonstration Account](#)  
 Web Site: <http://www.lenderwebsite.com>  
 ▶ Contact me for a free Mortgage Pre Approval and to receive a complete Mortgage Plan.... Your Text goes here....

Property Summary Information
MLS: 06709819



Larger Picture

**Address:** 65 ROUND BARN - Barrington Hills, IL 60010

**Asking:** \$3,700,000      **Bedrooms:** 5      **Baths:** 5.2

**Year Built:**      **Appx. Sq. Ft:**      **Lot Size:**

Available Programs from Affiliated Lender

The payments below assume an **Asking Price** of \$3,700,000 with a **Down Payment** of 20.0% and a **Loan Amount** of \$2,960,000 for 65 ROUND BARN - Barrington Hills, IL 60010.

	30 Year Fixed	15 Year Fixed	5/1 ARM
Loan Amount:	\$2,960,000	\$2,960,000	\$2,960,000
Interest Rate:	7.250%	6.000%	5.750%
APR:	7.290%	6.050%	5.760%
Points:	0	0	0
<b>Monthly Payment</b>			
Mortgage Payment:	\$20,192	\$24,978	\$17,274
Taxes:	\$2,382	\$2,382	\$2,382
Insurance:	\$586	\$586	\$586
Assessments:	\$0	\$0	\$0
PMT:	\$0	\$0	\$0
<b>Total Payment*:</b>	<b>\$23,160</b>	<b>\$27,946</b>	<b>\$20,242</b>
Est. Income Required:	\$958k	\$1,156k	\$838k

\*Total payment includes an estimation of principal and interest payment, property taxes, assessments, 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%

CALCULATE



## **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 schedules an open house, you will receive notification and the opportunity to create a flyer.**

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**

www.rateplug.com/sandicor

info@rateplug.com

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

**(630)848-1337 fax**

# Property Flyer Sample (1 of 4 templates)



## 123 Main Street - San Diego

5 Bedrooms, 2 Baths  
MLS: 07220026

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 Dining Rm, Eat in Kitchen featuring newer appliances. Enjoy summer days in 3 season room overlooking a beautifully landscaped backyard

**Purchase Price:** \$359,900

**Annual Taxes:** \$4,854

**Annual Insurance (Estimated):** \$684

**Association Fee (Monthly):**

### AGENT'S COMPANY LOGO

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





**Additional Details:**

MLS #: 07330060  
Bedrooms: 4  
Bathrooms: 4 1/2  
County: DuPage  
Year Built: 2006  
Lot Dimensions: 50 X 147  
Dining 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, Garage  
Door Opener's (Auto),  
Transmitter's  
Features: Deck, Patio

Housing Payment Information			
Payment Details	30 yr fx	15 yr fx	30 yr fx/ha
Down Payment	5.00 %	10.00 %	3.50 %
Loan Amount	\$341,905	\$323,910	\$353,361
Interest Rate	5.250%	4.750%	5.250%
Points / APR	0.000 / 5.98%	0.000 / 5.08%	0.000 / 5.72%
Principal & Interest	\$1,888.01	\$2,519.48	\$1,951.38
Taxes / Ins. / Asmts.	\$461.48	\$461.48	\$461.48
Mortgage Insurance	\$267.83	\$167.35	\$159.18
<b>Total Payment*</b>	<b>\$2,617.32</b>	<b>\$3,148.31</b>	<b>\$2,572.05</b>

### LENDERS COMPANY LOGO

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





EQUAL HOUSING  
OPPORTUNITY



EQUAL HOUSING  
LENDER

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 number of factors including your credit rating, size of down payment and amount of documentation provided.  
Estimated MSRP. APRCD

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	<input type="text" value="\$ 550,000"/>						
Down Payment:	\$120,000	<input type="text" value="\$ 120,000"/>						
Loan Amount:	\$430,000	<input type="text" value="\$ 430,000"/>						
Desired Mortgage:	5/1 ARM	<input type="text" value="5/1 ARM"/>						
Estimated Years in Home:	6	<input type="text" value="6"/>						
								
			<input type="button" value="Calculate"/>					
<p>► You can adjust your mortgage plan by supplying different input values to the left and then click on "Calculate"</p>								
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" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
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)



## 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 cost for a Agents to be in this program**)
- **Loan Officers** Display your mortgage and contact information directly with MLS Property listings! Increase your exposure and build relationships with potential customers ...**early** in the home-buying process. Create open house flyers for your Agents in seconds.



Contact us with any questions  
(877) 710-0808

More Information and Signup Available at:

[www.rateplug.com/sandicor](http://www.rateplug.com/sandicor)