

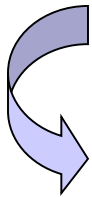


Loan Officer Program Overview



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.



22222 VIEW DR
USQUEPAUGH AREA

Richmond, RI 02892

Sale Price:
List Price: \$267,000
Orig Price: \$267,000
RE Licensee Owner: N
Lot SF: 40,000
Apx Lot Acres: 0.920
Frontage:
Historic: None

Zoning: R-2 **Assessment:** 258800.0
Plat: 35 **RE Taxes:** \$3,886- 2009
Lot: 6E **F.D. Tax:** \$205
Block: **Asn Fee:**

Charming Cape on wooded lot. Recent roof, furnace, central a/c, tile bath, shed, electric service. Very large 2nd flr bedrms. Whirlpool. Expansive deck. Partially fin lower level/walkout. Near URI. Subject to Seller purchasing home of choice.

Type: Cape Cod	Levels: 2	Bedrooms: 3	Abv Grd Liv Area: 1,428
Year Built: 1976	Total Rms: 6	Full/Half Baths: 2.0	Belw Gr Liv Area: 0
Garage/On-Site: 0	Under Const: N		Total Grs Liv Area: 1,428
Fireplaces: 1	Undgrd Tank Sz/Type: None /None		Foundation:

Lower Level: Full,Partial Fin, Walkout, Ldry **Liv Rm:**
First Floor: LR/FP, EIK, FDR, BR, TBTS, DECK **Mstr Bdrm:**
2nd Floor: LRG MBR, LRG BR, TB W/WHIRLPOOL **Third Floor:**

Type: Cape Cod **Terms:**

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.

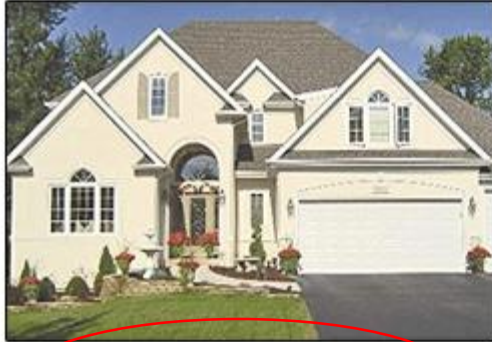
Near: Highway Access Public School Recreational Facility Golf
Lot: Wooded Out Building

Equipment: Dishwasher Microwave Whirlpool Cable TV

Heat Fuel: Oil	Water Supply: Well	Insulation: Walls Ceiling
Heat System: Forced Air	Water Amen:	Electric: 200 Amps Circuit Break
Apx Heat \$: 1501-1800	Sewer: Septic System	Plumbing: Mixed
Cool: Central Air Conditioning	Hot Water: Electric	

 LENDER COMPANY HOME MORTGAGE Demonstration Account (555) 123-4567 E-mail Demonstration	Affiliated Lender Any Lender Branch Demonstration Account (555) 123-4567 char.theiner@rateplug.com	Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> 20% <input type="text"/> <input type="button" value="CALCULATE"/>																																									
	<input type="button" value="GET DETAILS"/>	<table border="1"> <thead> <tr> <th></th> <th>30 Year Fixed</th> <th>15 Year Fixed</th> <th>5/1 ARM</th> <th>30 Year FHA</th> </tr> </thead> <tbody> <tr> <td>Mortgage Paymt:</td> <td>\$1,281</td> <td>\$1,774</td> <td>\$1,213</td> <td>\$1,234</td> </tr> <tr> <td>Taxes:</td> <td>\$167</td> <td>\$167</td> <td>\$167</td> <td>\$167</td> </tr> <tr> <td>Insurance:</td> <td>\$42</td> <td>\$42</td> <td>\$42</td> <td>\$42</td> </tr> <tr> <td>Assessments:</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td>PMI:</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> <td>\$91</td> </tr> <tr> <td>Total Paymt:</td> <td>\$1,490</td> <td>\$1,983</td> <td>\$1,422</td> <td>\$1,534</td> </tr> <tr> <td>Est. Income Req.:</td> <td>\$62k</td> <td>\$82k</td> <td>\$59k</td> <td>\$63k</td> </tr> </tbody> </table>		30 Year Fixed	15 Year Fixed	5/1 ARM	30 Year FHA	Mortgage Paymt:	\$1,281	\$1,774	\$1,213	\$1,234	Taxes:	\$167	\$167	\$167	\$167	Insurance:	\$42	\$42	\$42	\$42	Assessments:	\$0	\$0	\$0	\$0	PMI:	\$0	\$0	\$0	\$91	Total Paymt:	\$1,490	\$1,983	\$1,422	\$1,534	Est. Income Req.:	\$62k	\$82k	\$59k	\$63k	
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Asking Price of \$267,000 with a Down Payment of 20.0% and a Loan Amount of \$217,338 for 22222 view Dr - Rich, RI 02892. Loan Payments are subject to changing Interest Rates. Click [Get Details](#) for required disclosures and more information. [Click here for relationship disclosure](#)



22222 VIEW DR
USQUEPAUGH AREA

Richmond, RI

02892

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 [View Live Mortgage Payments](#)

Type: Cape Cod

Levels: 2

Bedrooms: 3

Abv Grd Liv Area: 1,428

Year Built: 1976

Total Rms: 6

Full/Half Baths: 2.0

Belw Gr Liv Area: 0

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

Basement: Full Concrete Partial Finished Walkout

Rooms: Dining Room Eat in Kitchen Laundry Area Workshop

Interior: Skylite

Exterior: Vinyl Siding Storm Windows Storm Door Deck

Near: Highway Access Public School Recreational Facility Golf

Lot: Wooded Out Building

Equipment: Dishwasher Microwave Whirlpool Cable TV

Heat Fuel: Oil

Water Supply: Well

Insulation: Walls Ceiling

Heat System: Forced Air

Water Amen:

Electric: 200 Amps Circuit Break

Apx Heat \$: 1501-1800

Sewer: Septic System


Plumbing: Mixed

Cool: Central Air Conditioning

Hot Water: Electric

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
Mortgage Paymt:	\$2,423	\$3,225	\$2,301	\$1,778	\$1,748
Taxes:	\$368	\$368	\$368	\$368	\$368
Insurance:	\$73	\$73	\$73	\$73	\$73
Assessments:	\$0	\$0	\$0	\$0	\$0
PMI:	\$0	\$0	\$0	\$0	\$0
Total Paymt:	\$2,864	\$3,666	\$2,742	\$2,219	\$2,189
Est. Income Req.:	\$119k	\$152k	\$113k	\$92k	\$91k

Personalize Your Mortgage

Estimated Sales Price:
\$

Down Payment:
Amount or Percent
\$

CALCULATE

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



Address:	65 ROUND BARN - Barrington Hills, IL 60010		
Asking:	\$3,700,000	Bedrooms:	5
Year Built:		Baths:	5.2
		Appx. Sq. Ft:	
		Lot Size:	

Larger Picture

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
Monthly Payment			
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
Total Payment*:	\$23,160	\$27,946	\$20,242
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 schedule 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/stwmls

info@rateplug.com

(877)710-0808 Toll Free

(630)848-1337 fax

Property Flyer Sample (1 of 4 templates)



123 Main Street - Richmond, RI

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 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 #: 07350080
 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	\$353,381
Interest Rate	5.250%	4.750%	5.250%
Points / APR	0.000 / 5.98%	0.000 / 5.08%	0.000 / 5.72%
Principal & Interest	\$1,888.01	\$2,519.48	\$1,951.38
Taxes / Ins. / Asmts.	\$461.48	\$461.48	\$461.48
Mortgage Insurance	\$267.83	\$167.35	\$159.18
Total Payment*	\$2,617.32	\$3,148.31	\$2,572.05

YOUR 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 number of factors including your credit rating, size of down payment and amount of documentation provided.
 *Estimated M.L.S. APR20




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
Down Payment: \$120,000
Loan Amount: \$430,000
Desired Mortgage: 5/1 ARM
Estimated Years in Home: 6

RatePlug
Empowering Home Buyers

▶ 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" 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

Enroll at:

www.rateplug.com/stwmls