# RatePlug Program Overview



for NABOR (Arkansas)

**MARKET NEED/ RATEPLUG SOLUTION MLS SYSTEM INTEGRATION ALERTS PROPERTY FLYER SYSTEM SUPPORT (MEMBER DASHBOARDS, SUPPORT TAB)** 

# Addressing the Affordability Issue.

01.

9 out of 10 buyers are dependent on a mortgage to buy their home.



The majority of the home buyers ages 22-56 are only able to put down 10% or less.



Only 19% of buyers think now is a good time to buy according to NAR.



Buyers do not know financing options that are available to them today.

# MLS System Integration

### Homebuyer benefits:

Understand affordability of homes they are viewing with the Realtor

Can interact with payment details to customize experience.

Can contact LO, or access pre-approval or application.

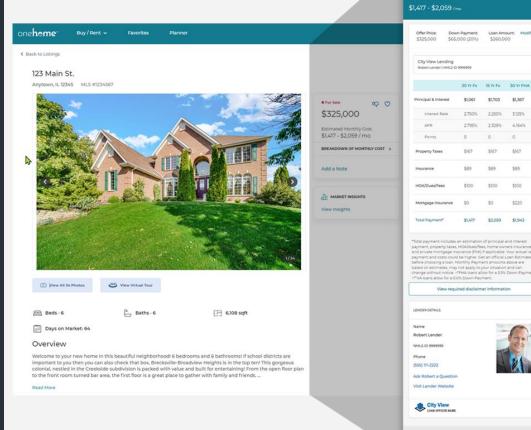
#### Loan Officer benefits:

Their information is seen every time a homebuyer views a property listing report from their Realtor.

#### Realtor benefits:

They keep control of their transaction, ie. Sticky content.

They do not do anything different as we are embedded within their system.



**Estimated Monthly Costs** 

30 Yr Fx 15 Yr Fx 30 Yr FHA

View required disclaimer informatio

# RATEPLUG ALERTS / INSIGHT SYSTEM

RatePlug generates and sends alerts to the Agent or to their Loan Officer to facilitate proactive support to help the agent sell a home (flyers, special finance information, etc).













To Agent To Agent

To LO

To LO

To LO

To LO

## PROPERTY FLYER SYSTEM

Automatically created and sent to Agent when property listed.



LO can create in seconds. Multiple templates available.



Print and display in home for new listing or open house. QR code scan creates digital flyer for buyer.



# Digital Property Flyer

An all-digital version for texting and email distribution. Can also shared via social media. RatePlug email's a virtual flyer on behalf of the LO for every New Listing and Open House alert received.

Flyer is also generated for active buyers via QR code that is displayed by Agents at open house events.



Mortgage Information Contact: Deven Alldaffer NMLS ID 19572

Fairway Independent Mortgage (727) 480-4949 % website

Real Estate Agent Contact

#### Heather Anderson

DALTON WADE INC

■ (888) 668-8283 % website

heathersellsfloridahouses@gmail.com









\$399,000 2 Full 94 x 120

Beautiful 4 bedroom 2 bath pool home located in Sugar Mills. This home features a split floor plan with large master bedroom and master bath. With A double door entry opening up into the living room, moving in will be a breeze. Long day at work? No problem, come home and enjoy a nice soak in your bathroom casis. Enjoy breakfast in the dinning area over looking the pool or simply enjoy breakfast on your covered lani. This spacious patio is nicely done in tile with pavers around the pool. Have more privacy with no nieghbors directly behind and to the right. Inside laundry room located right next to the garage for easy access. Move in ready

#### Mortgage Payment Options | Ask De Pumbace Prine 399000 20% For informational purposes only of \$399,000 with a Down Payment of \$79,300 and a Loan Amount of \$319,200 O Your actual rate, payment, and costs could be higher. Get an official

	30 Year Fixed	15 Year Fixed	30 Year Fixed FHA	USDA	VA	Conv 5/6 ARM
Loan Amount:	\$319,200	\$319,200	\$391,773	\$403,030	\$408,177	\$319,200
Down Payment:	\$79,800	\$79,800	\$13,965 @	\$0 @	\$0 @	\$79,800
Term (Months):	360	180	360	360	360	360
Interest Rate:	7.000%	7.000%	7.000%	7.125%	7.125%	6.500%
APR:	7.117%	7.189%	7.869%	7.676%	7.472%	8.239%
Points:	0.5	0.5	0.5	0	0.25	2.5
Principal & Interest:	\$2,124	\$2,869	\$2,606^*	\$2,715	\$2,750	\$2,018
Property Taxes:	\$128	\$128	\$128	\$128	\$128	\$128
Homeowners Insurance:	\$166	\$166	\$166	\$166	\$166	\$166
HOA/Dues/Fees:	\$10	\$10	\$10	\$10	\$10	\$10
PMI:	\$0	\$0	\$176	\$118	S0	\$0
Total Payment*:	\$2,428	\$3,173	\$3.086^*	\$3,137	\$3,054	\$2,322



Loan Estimate before choosing a

Deven Alldaffer CS (727) 480-4949

■ deven@fairwayme.com b www.teamalidaffer

FAIRWAY

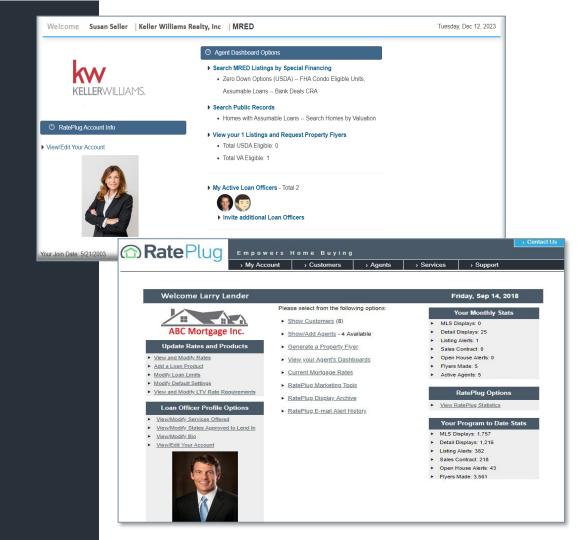
## Member Dashboards

All RatePlug subscribers have access to their own membership dashboards to manage their account settings, usage, etc.

To access your dashboard go to:

<u>www.rateplug.com/member</u> and enter your login credentials.

if you do not know your login credentials, you can request to retrieve them through this page.



# Training and Online Support

From your member Dashboard you can access training and Usage support for specific RatePlug features through the "Support" tab in the top Navigation pane.

