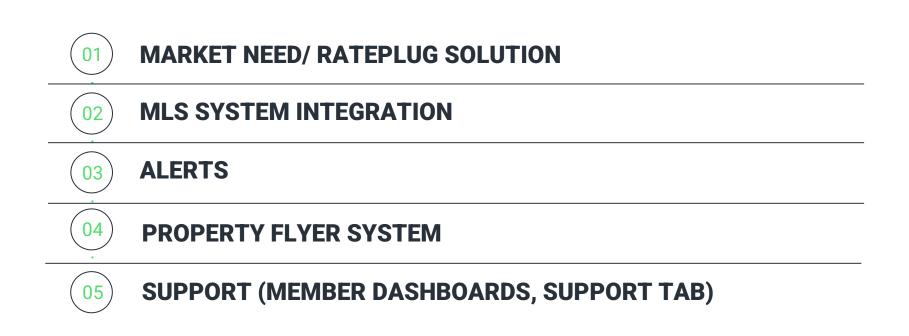
QUICK REVIEW

RatePlug Program Overview







ADDRESSING MARKET NEEDS

Addressing the Affordability Issue.



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.

03.

ers do not kno

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

AFFORDABILITY INFO ON EVERY LISTING

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.

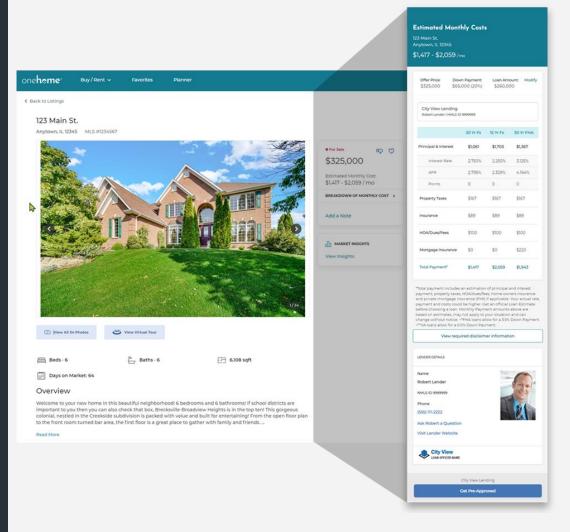
Loan Officer benefits:

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.



ALERTS

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).

| @RatePlug | C Rate Plug | © RatePlug | @RatePlug | © Rate Plug | © Rate Plug |
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| To Agent | To Agent | ΤοΙΟ | ΤοΙΟ | To LO | To LO |

PROPERTY MARKE TING SUPPORT

PROPERTY FLYER SYSTEM

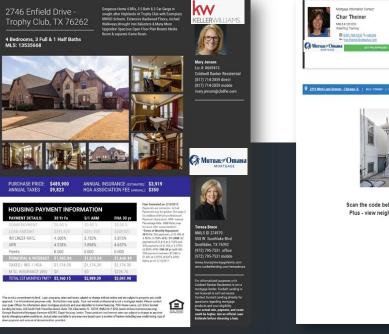
Automatically created and sent to Agent when property listed.

Michelle B Chapman Bryan Jones MLS ID 484551 DL (770) 089-0229 CTTTL ATS OND TO maturing C Muruars Omana kw IL FRWITTAMS Share Cyleres \$465,000 2 Full & 1 Half 2886.00 plan for easy living. Spacious Owners suite & bath on main with 2 generous Bedrooms and bath up: Inviting Great m finds soaring ceilings and opens to dring room with trey ceiling interest. Bright liand kitchen includes stainless applances & grante counters. Finaned. Terrace level with 2 well-aized rooms offer many options such as office, workout. rec or media rooms. HCA fee covers all exterior maintenance, water and root. Close to shopping, restaurants and Newtown Park. 30 Year 30 Year VA 30 Year Conv 54 15 Year Conv 7/6 THA Arm ARM \$372,000 \$475,695 \$372,000 own Paymen \$93.000 \$16,275 0 \$0.0 \$93,000 \$93,000 \$93.000 360 6.375% 5.00016 6.125% 4.600% 5.375% 4.625% 5.140% 6 285% 4.877% 5.905% 4.843% 5.543% 1,125 1.125 1.25 Principal & Interest: \$1.997 \$251 \$251 \$251 \$251 \$251 \$251 O Your actual rate, payment an \$116 \$116 \$110 \$116 \$116 \$380 \$380 6380 \$360 50 80 : 50 \$0 \$2.744 \$3 649** \$1 157 \$2,030 \$1 617 \$2 830

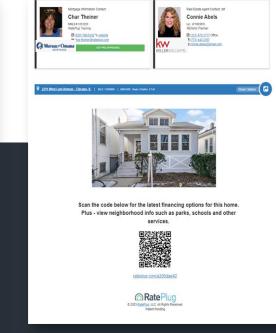


LO can create in seconds. Multiple templates available.

Printable



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



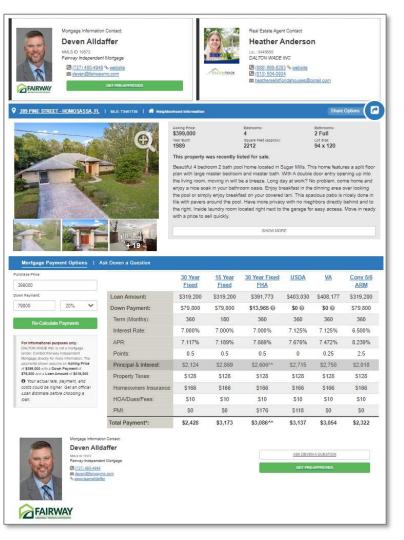
QR Code

Digital

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.



SUPPORT

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:

www.rateplug.com/member and enter your login credentials.

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

| me Susan Seller Keller Willia | ms Realty, Inc MRED | Tuesday, Dec 12, 2023 |
|--|--|--|
| KELLERWILLIAMS. | Agent Dashboard Options Search MRED Listings by Special Financing Zero Down Options (USDA) – FHA Condo Eligible Un Assumable Loans – Bank Deals CRA Search Public Records | nits, |
| ePlug Account Info | Homes with Assumable Loans Search Homes by V View your 1 Listings and Request Property Flyers Total USDA Eligible: 0 | /aluation |
| | Total VA Eligible: 1 My Active Loan Officers - Total 2 (i) (i) (i) (i) (i) (i) (i) (i) (i) (i) | • Conta |
| A Updr • <u>Mew and</u> • Add a Lu • <u>Modify L</u> • <u>Modify L</u> • <u>View and</u> • <u>View Mit</u> • <u>View Mit</u> | an Limits Current Mortgage Rates fault Settings Modify LTV Rate Requirements Officer Profile Options dify Services Offered dify Status Approved to Lend In | Allable - MLS Displays: 0 - MLS Displays: 25 - Listing Alerts: 1 M - Sales Contract: 0 - Open House Alerts: 0 - Flyers Made: 5 - Active Agents: 5 - MLS Displays: 1,757 - Detail Displays: 1,216 - Listing Alerts: 382 - Sales Contract: 218 |
| | | Open House Alerts: 43 Flyers Made: 3,561 |

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.

RatePlug

Account - Customers - Agents - Services - Support

RatePlug Training

Below is a list of RatePlug Training Chapters designed to help you setup your account and effectively utilize the program features with your Agent partners.

Training Materials and PDF's

- RatePlug Training Account Setup (state licensing, contact info, photo, passwords, changing flyer colors)
- RatePlug Training Mortgage Program and Rates Setup (default settings, loan limits, updating rates, adding new programs)
- RatePlug Training Partnering with Agents (inviting agents, resources)
- RatePlug Training Agent Activity Alerts (when you receive them, what you should do)
- RatePlug Training Creating Property Flyers (finding agent's listings, selecting template, selecting mtg. programs, adjusting property photos, printing or emailing)
- RatePlug Training Posting Listings on Social Media (Facebook, Twitter)
- RatePlug Training Checking Your RatePlug Usage Stats (accessing stats, what is measured)
- RatePlug Training Agent Benefits (supplement to "Partnering with Agents")

RatePlug www.rateplug.com/mcrtc

support@rateplug.com