

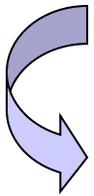


Loan Officer Program Overview for TREND



Research indicates that homebuyers are changing the way they search for a new home:

- Over 90% of homebuyers search and view Property Listings online
(ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- Over 70% 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.



RatePlug Automated Marketing Program gives you:

1. Display of your contact information and mortgage products directly within the property listings your Agents send to their homebuyers through the MLS system!
2. Auto-email alerts notify you whenever your Agents list a new property, schedules an open house, or is listed as the selling Agent in a transaction through the MLS system!
3. Create co-branded property flyers with property info, pictures and your mortgage information in seconds!
4. Protection from new FTC MAP record keeping guidelines
5. Mortgage Planning software to send an interactive product comparison to both your purchase and refinance inquiries.
6. One low annual cost allows you to work with as many Agents as you want!



RatePlug Display within Property Listings Created Through the MLS System

...they will view your expanded product menu and they can also email you a question about financing or request services such as pre-approval.

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:
Sample Lender

Select the **free reports** you would like to receive, enter your e-mail address and submit

Have a Mortgage Question?

Ask a question here. We will respond with no obligation to you.

To Talk with a Live Person – Contact: Demonstration Account - Affiliated Lender
 Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demonstration Account](#) Web Site: www.lenderwebsite.com
 Contact me for a Mortgage Pre Approval and to receive a complete Mortgage Plan...Your Text goes here...

Property Summary Information - MLS: 12345
Demo Agent Company



[Larger Picture](#)

Address: 123 Main St. - Anytown, PA - MLS: 12345

Asking: \$250,000 **Bedrooms:** 3 **Baths:** 2

Year Built: 2004 **Appx. Sq. Ft:** 2600 **Lot Size:** 1 Acre

To schedule a showing of this property, please contact

Agent name and contact info appears here

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
PMI:	\$0	\$946	\$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%



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 if they schedule an open house event, you will receive notification and the opportunity to create a flyer in a matter of seconds.

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/HandHeld Power

www.rateplug.com/stwmls

info@rateplug.com

(877)710-0808 Toll Free

(630)848-1337 fax

Property Flyer Sample

You can easily generate flyers for your agent's open house events and other marketing needs.

The recommended disclaimer language from NAR is included to protect the Agent and Broker from new FTC standards.

RatePlug also archives every flyer for 6 years to meet the record keeping guidelines established under the same FTC-MAP ruling.





123 Any Street, Any Town, USA 12345
4 Bedrooms, 4 Baths
 MLS: 01245367

Listing Description:
 Largest Summit model on the best street in prestigious Gated Neighborhood. What a floor plan with office/music room, formal living room w/ fireplace, formal dining room, downstairs bedroom suite w/ bath, spacious family room with open kitchen area, plus a huge backyard with covered porch.

Purchase Price: \$799,900
Annual Taxes (est.): \$13,819
Annual Insurance (est): \$1,400
Association Fee (monthly): \$25

AGENT'S COMPANY LOGO

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

Agent's Photo Here

FOR DEMO ONLY
 not live data

AGENT'S COMPANY LOGO

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

Agent's Photo Here








Additional Details:

MLS #: 07091280
 Bedrooms: 4
 Bathrooms: 2 1/2
 County: DuPage
 Year Built: 1996
 Lot Dimensions: 75X220
 Living Room Size: 13X13
 Dining Room Size: 14X13
 Kitchen Size: 14X12
 Family Room Size: 20X18
 Master Bedroom Size: 16X15
 2nd Bedroom Size: 13X13
 3rd Bedroom Size: 13X12
 4th Bedroom Size: 13X13
 Basement: Full
 Garage: Attached, 2 Car
 Garage, Garage Door Opener/s (Auto)
 Features: Deck, Patio, Vaulted/Cathedral Ceiling, Skylight/s, Porch

For Informational purposes only: Anytown Realty is not a mortgage lender. Contact YourCo Lending Inc. directly for more information about its products and your eligibility.

Housing Payment Information			
Payment Details	15 YR FX	30 YR FX	5/1 ARM
Down Payment	20.00 %	10.00 %	10.00 %
Loan Amount	\$556,000	\$625,500	\$625,500
Interest Rate	6.250%	5.750%	6.000%
Points / APR	0.000 / 6.33%	0.000 / 6.12%	0.000 / 6.01%
Principal & Interest	\$4,767.27	\$3,650.25	\$3,750.19
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
Total Payment*	\$5,762.23	\$4,916.26	\$5,083.96

LOAN OFFICER COMPANY LOGO

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

Loan Officer Photo Here

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE

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Automated Loan Officer **Property Status Change** Alert

As an additional notification, you will be emailed whenever a property status changes from 'active' to a 'contract' status and your Agent is the selling Agent. This provides you with the perfect reason to contact the Agent to help secure financing for the homebuyer.

The Agent(s) listed are partnered with you in the RatePlug program and are currently shown as the selling agent for these listings.

Selling Agent	Property Address	List Price	Type	Status	Contract Date
Randall Stob	252 West Graham Avenue - Lombard	\$174,900	Detached	Contingent	July 7, 2009
Dorene Fliger	22w350 Balsam Drive - Glen Ellyn	\$239,900	Detached	Contingent	July 3, 2009

RatePlug Customer Service

www.rateplug.com/MRED

info@rateplug.com

(877) 710-0808 Toll Free

(630) 848-1337 Fax



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 .00"/>						
Down Payment:	\$120,000	<input type="text" value="\$ 120,000 .00"/>						
Loan Amount:	\$430,000	<input type="text" value="\$ 430,000 .00"/>						
Desired Mortgage:	5/1 ARM	<input type="text" value="5/1 ARM"/>						
Estimated Years in Home:	6	<input type="text" value="6"/>						
		MortgagePlanner						
		<input type="button" value="Calculate"/> ▶ 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)



Loan Officers-

- Get exposure to homebuyer early in the process through the system the Agents use!
- Builds relationships with existing and new Realtor referral sources
- Creates open house flyers for Agents in seconds
- FTC-MAP record keeping compliant!
- Mortgage Planner
- We train you how to use the tool and market to your Agents
- Low annual fee allows LO to work with multiple Agents

Enroll on this site Now!



contact us with any questions
(877) 710-0808