

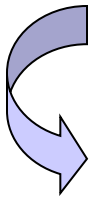


# Loan Officer Program Overview for MARIS



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**



### North Price Rd, Ladue 63124-1965

L Price: **\$569,000**

MLS#:

Status: **Active**

County:

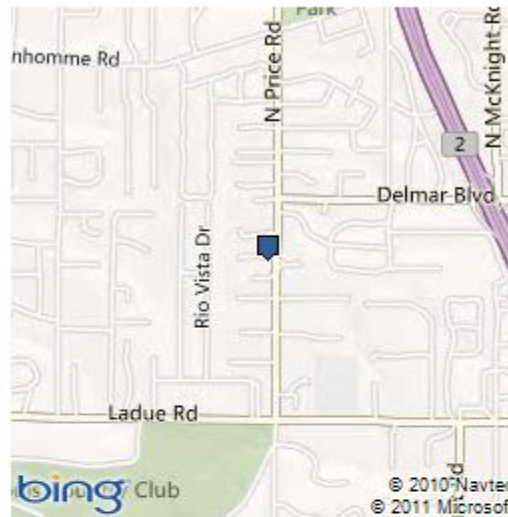
**St Louis**

Area: **Ladue**

SubD:

**Cher El Lane**

Image 1 of 22 [Slideshow](#) · [Open All](#)



**Mortgage Info**


#### General Information

Style:	<b>1.5 Story</b>	Cross St:	<b>Ladue</b>	Beds:	<b>4.00</b>	Dual Age:	<b>Yes</b>
Area:	<b>151</b>	Lot Num:		Baths:	<b>5 (4 1)</b>	AsscFee:	
Taxes Pd:	<b>\$7,838</b>	Sct/Twn:		Age:	<b>88</b>	Assc Pd:	
Tax Yr:	<b>2010</b>	Ttl Liv Ar:		Unit #:		Building #:	
Prop Type:	<b>Residential</b>			Prk #:	<b>0</b>	Pr/Sqft:	<b>\$173.90</b>

When homebuyers receive property listings from one of your Agents using RatePlug they will see a link for mortgage information on each property. If the homebuyer clicks on this link...

# Kms:	<b>0</b>	Main Beds:	<b>1</b>	Main Bths:	<b>2</b>	Min Bths:	<b>0</b>
M & U Bds:	<b>4</b>	Up Beds:	<b>3</b>	Up Bths:	<b>2</b>	Up Bths:	<b>0</b>
M & U Bths:	<b>4</b>	Low Beds:	<b>0</b>	Low Bths:	<b>0</b>	Lw Bths:	<b>1</b>
<u>Type</u>	<u>Dimensions</u>	<u>Level</u>	<u>Flooring</u>	<u>Windows</u>			
<b>Living Room</b>	<b>23 x 14</b>	<b>M</b>	<b>Carpeting</b>	<b>Some</b>			

**Mortgage Payment Options for 123 Main St. - Anytown, MO 63131 - MLS: 12345**

 <p><b>Sample Lender</b></p> <p>Demonstration Account                  (555) 123-4567                  Mobile: (555) 666-7777</p> <p>E-mail Demonstration                  Turned off for Demo</p>	Affiliated Lender Any Lender Branch		Demonstration Account (555) 123-4567 Demo: E-mail address displays here		<p><b>Personalize Your Mortgage</b></p> <p>Estimated Sales Price:                  \$ <input type="text"/></p> <p>Down Payment:                  Amount or Percent                  \$ <input type="text"/> 20% <input type="button" value="v"/></p> <p><input type="button" value="CALCULATE"/></p>	
	<b>GET DETAILS</b>	<u>30 Year Fixed</u>	<u>15 Year Fixed</u>	<u>5/1 ARM</u>		<u>3/1 ARM</u>
	Down Payment:	\$50,000	\$50,000	\$50,000		\$50,000
	Mortgage Payment:	\$1,199	\$1,634	\$1,074		\$993
	Taxes:	\$100	\$100	\$100		\$100
	Insurance:	\$40	\$40	\$40		\$40
	HOA/Dues/Fees:	\$100	\$100	\$100		\$100
PMI:	\$0	\$0	\$0	\$0		
<b>Total Payment:</b>	<b>\$1,439</b>	<b>\$1,874</b>	<b>\$1,314</b>	<b>\$1,233</b>		

Asking Price of **\$250,000** with a Down Payment of **20.0%** and a Loan Amount of **\$200,000** for **123 Main St. - Anytown, MO 63131 - MLS: 12345**.  
 Loan Payments are subject to changing Interest Rates. Click **Get Details** for required disclosures and to customize your loan scenario.

...a window will open displaying your contact information and mortgage products and will allow the homebuyer to interact with the display to customize their financing situation. To get more lending details the homebuyer can 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 services such as pre-approval as well as link out directly to your website or email address.

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 Software  
 Rent vs. Own Analysis

Name:

E-mail:

Phone: (  )  -


**SUBMIT**

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Have a Mortgage Question? Please Contact: Demonstration Account - Affiliated Lender

Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demonstration Account](#) Web Site: [www.lenderwebsite.com](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: 12345
Demo Agent Company



[Larger Picture](#)

**Address:** MLS: 12345 - Anytown, CA 92804

**Asking:** \$410,000    **Bedrooms:** 4    **Baths:** 3

**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

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**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 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

**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%
<b>Principal &amp; Interest</b>	<b>\$4,767.27</b>	<b>\$3,650.25</b>	<b>\$3,750.19</b>
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
<b>Total Payment*</b>	<b>\$5,762.23</b>	<b>\$4,916.26</b>	<b>\$5,083.96</b>

**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**

Slide 10

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"/>						
		<input type="button" value="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



► You can adjust your mortgage plan by supplying different input values to the left and then click on "Calculate"

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