

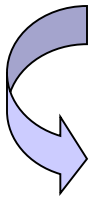


# FMLS Loan Officer Program Overview



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

- Over 80% of homebuyers search and view Property Listings online  
(ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- Over 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.*

Agent Training  
Single Family Residence
Attached


**Residential**  
RES **Active**

**3053 W Teranimator Dr**  
N of Gar Grv, S Of Ball, E of Knott, W of Dale (61)  
Orange County (OR)

**3053 W Teranimator Dr**  
XSTS Beach Blvd & Ball Rd

Wed, Jul 13, 2011 05:09 PM  
Anaheim (ANA)

Ref: 1  
Price \$410,000



**P779215**  
Style **Ranch**  
Bed **4**  
Baths **3**  
View **No View**  
ASqFt **1,642** Assessor YrBlt **1965** Assessor  
ALotSize **7,200** Assessor  
Prkng **Direct Garage Access**  
Tot Prkg **2** Garage, # **cars 2** Remotes **# Uncovered Spaces** Carport **#** Garages **RV Access** Range Price Listing: **No**

**Media: 5** Builder Tract **unknown (OTHR)**  
Floor **HOA Dues \$ 0 + \$ 0** Floor  
Land **Fee**  
Dim **72x100** Acres **0.17** Assessor

Bright, light and airy. 4 bedrooms 2.5 bathrooms in a great neighborhood. Kitchen has been remodeled, new kitchen cabinets, granite countertops,seperate laundry area. 2 car attached garage with direct access. Fireplace in the living room. Recently painted. remodeled bathroom and much more.  
Directions **TG 767J7**  
Special Conditions: **Standard Sale or Lease/None**


Listing Activity

LP/SqFt **\$249.70**
Orig Price **\$ 410,000**
Prev Price \$
Current Price **\$410,000**

Contact Information

Presented By: **Agent Training**
DRE License:
Preferred Phone: **949-517-2699**

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 through the MLS system.



**LENDER COMPANY**  
HOME MORTGAGE

**Demonstration Account**  
(555) 123-4567  
[E-mail Demonstration](#)

**Affiliated Lender**  
Any Lender Branch



**GET DETAILS**

	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Down Payment:	\$82,000	\$82,000	\$82,000	\$82,000
Mortgage Payment:	\$1,914	\$2,724	\$1,862	\$1,888
Taxes:	\$368	\$368	\$368	\$368
Insurance:	\$65	\$65	\$65	\$65
HOA/Dues/Fees:	\$0	\$0	\$0	\$0
PMI:	\$0	\$0	\$0	\$0
<b>Total Payment:</b>	<b>\$2,347</b>	<b>\$3,157</b>	<b>\$2,295</b>	<b>\$2,321</b>

**Demonstration Account**  
(555) 123-4567  
char.theiner@rateplug.com

**Personalize Your Mortgage**  
**Estimated Sales Price:**  
\$   
**Down Payment:**  
Amount or Percent  
\$  20%  
**CALCULATE**


Asking Price of **\$410,000** with a Down Payment of **20.0%** and a Loan Amount of **\$328,000** for **MLS: P779215 - ANA, CA 92804**. Loan Payments are subject to changing Interest Rates. Click **Get Details** for required disclosures and to customize your loan scenario. [Click here for relationship disclosure](#)

Agent Training Single Family Residence	Attached	<b>Residential</b> RES Active	<a href="#">3053 W Teranimar Dr</a>	Wed, Jul 13, 2011 05:09 PM	Ref: 1
			Anaheim (ANA)	Price \$410,000	
			N of Gar Grv, S Of Ball, E of Knott, W of Dale (61) Zip 92804-3826 Orange County (OR) XSTS Beach Blvd & Ball Rd		
P779215 Style <b>Ranch</b> Bed <b>4</b> Baths <b>3</b> View <b>No View</b> ASqFt <b>1,642</b> Assessor ALotSize Assessor <b>7,200</b> Prkng <b>Direct Garage Access</b>			<a href="#">Media: 5</a> Builder Tract <b>unknown (OTHR)</b> Model (0) Stories <b>One Level</b> Floor HOA Dues \$ <b>0</b> + \$ <b>0</b> Floor Land Fee Dim <b>72x100</b> Acres <b>0.17</b> Assessor		
Tot Prkg 2 Garage, # cars 2 Remotes # Uncovered Spaces Carport # Garages RV Access Range Price Listing: <b>No</b>					
 <a href="#">Live Mortgage Info</a>					
Bright, light and airy. 4 bedrooms 2.5 bathrooms in a great neighborhood. Kitchen has been remodeled, new kitchen cabinets, granite countertops. seperate laundry area. 2 car attached garage with direct access. Fireplace in the living room. Recently painted. remodeled bathroom and much more. Directions <b>TG 767J7</b> Special Conditions: <b>Standard Sale or Lease/None</b>					
<b>Listing Activity</b>					
LP/SqFt <b>\$249.70</b>	Orig Price <b>\$ 410,000</b>	Prev Price \$	Current Price <b>\$410,000</b>		
<b>Contact Information</b>					
Presented By: <b>Agent Training</b>		DRE License:		Preferred Phone: <b>949-517-2699</b>	
Preferred Phone Ext:		Agent Direct Phone Number: <b>949-517-2600</b>		Agent Toll Free Phone Number:	

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

# Lender Display

(enlarged from bottom of listing)

**LENDER  
COMPANY**  
HOME MORTGAGE

Jeff Demo Loan Officer  
(666) 777-8888  
[E-mail Jeff Demo](#)

**Affiliated Lender**  
**Any Lender Branch**

Jeff Demo Loan Officer  
(666) 777-8888  
[E-mail Jeff Demo](#)

**Personalize Your Mortgage**

Estimated Sales Price:  
\$

Down Payment:  
Amount or Percent  
\$  20%

[GET DETAILS](#)

	30 Year	15 Year	5/1 ARM	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
<b>Total Paymt:</b>	<b>\$2,864</b>	<b>\$3,666</b>	<b>\$2,742</b>	<b>\$2,219</b>	<b>\$2,189</b>
Est. Income Req.:	\$119k	\$152k	\$113k	\$92k	\$91k

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 lender can update the rate and program information in our database in a minute or two whenever a rate change occurs.

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 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: (  )  -

**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

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.

	<a href="#">30 Year Fixed</a>	<a href="#">15 Year Fixed</a>	<a href="#">5/1 ARM</a>
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%



## **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**

www.rateplug.com/fmls

info@rateplug.com

**(877)710-0808 Toll Free**

**(630)848-1337 fax**



# Property Flyer Sample (1 of 4 templates)



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.

AGENT'S  
COMPANY LOGO

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

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



## Additional Details:

MLS #: 07091280  
Bedrooms: 4  
Bathrooms: 2 1/2  
County: DuPage  
Year Built: 1996  
Lot Dimensions: 75X220  
Living Room Size: 13X13  
Dinning 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



## 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



# 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](http://www.rateplug.com/MRED)

[info@rateplug.com](mailto: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

\$ 550,000 .00

Down Payment:

\$120,000

\$ 120,000 .00

Loan Amount:

\$430,000

\$ 430,000 .00

Desired Mortgage:

5/1 ARM

5/1 ARM

Estimated Years in Home:

6

6

Calculate

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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	\$124,864	\$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*)...Agents do not have to learn a new technology, they simply continue to send listings to their homebuyers as they always have. (RatePlug is included in the suite of services provided by the MLS)
- **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 co-branded marketing flyers for your Agents' listings in seconds. The cost of the Program allows you to work with as many Agents as you want.



Contact us with any questions  
(877) 710-0808  
enroll at:

[www.rateplug.com/fmls](http://www.rateplug.com/fmls)