RatePlug Program Overview



for LONGLEAF PINE

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.

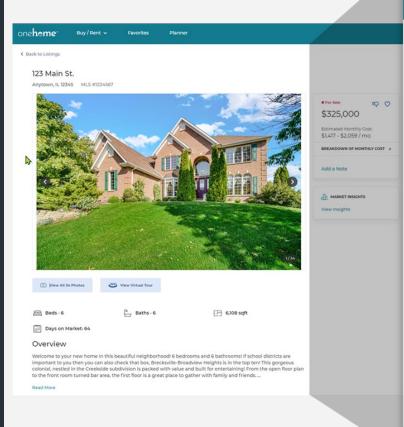
Loan Officer benefits:

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

\$1,417 - \$2,059 /mo

City View Lending

Property Taxes

30 Yr Fx 15 Yr Fx 30 Yr FHA

payment, property taxes, HOA/dues/fees, home owners insurance

payment and costs could be higher. Get an official Loan Estimate before choosing a loan. Monthly Payment amounts above are

View required disclaimer informatio

***VA loans allow for a 0.0% Down Payment

LENDER DETAIL

Robert Lender

NMLS ID 9999999

Ask Robert a Question Visit Lender Website

City View

Name

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

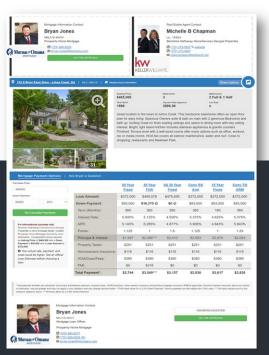
To LO

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 Conta

Deven Alldaffer

NMLS ID 19572 Fairway Independent Mortgage

GET



Real Estate Agent Contact

Heather Anderson

DALTON WADE INC

(888) 668-8283 % website



(888) 668-8 (813) 504-0

athersellsfloridahouses@gmail.com

2 Full Lot Size: 94 x 120





This property was recently listed for sale

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 oass. Enjoy breakfast in the dinning area over looking the pool or simply enjoy breakfast on your covered and. 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 with a price to sell quickly.

SHOW M

| | | Total Payment*: | \$2,428 | \$3,173 | \$3,086^* | \$3,137 | \$3,054 | \$2,322 |
|---|-----|-----------------------|-----------|-----------|---------------|-----------|-----------|-----------|
| For informational purposes only: DALTON WADE RIC is not a mortgage sender. Contact Felively independent. Mortgage disciple, more information. The foreignage disciple disciple more of \$18,000 of the Down Persyment of \$78,000 on a Loan Amount of \$18,000 O four actual rise, payment, and costs could a righter. Get an official Loan Estimate before choosing a loan. | | PMI: | \$0 | \$0 | \$176 | \$118 | S0 | \$0 |
| | | HOA/Dues/Fees: | \$10 | \$10 | \$10 | \$10 | \$10 | S10 |
| | | Homeowners Insurance: | \$166 | \$166 | \$166 | \$166 | \$166 | \$166 |
| | | Property Taxes: | \$128 | \$128 | \$128 | \$128 | \$128 | \$128 |
| | | Principal & Interest: | \$2,124 | \$2,869 | \$2,606^* | \$2,715 | \$2,750 | \$2,018 |
| | | Points: | 0.5 | 0.5 | 0.5 | 0 | 0.25 | 2.5 |
| | | APR: | 7.117% | 7.189% | 7.869% | 7.676% | 7.472% | 8.239% |
| | | Interest Rate: | 7.000% | 7.000% | 7.000% | 7.125% | 7.125% | 6.500% |
| Re-Calculate Payments | | Term (Months): | 360 | 180 | 360 | 360 | 360 | 360 |
| 79800 | 20% | Down Payment: | \$79,800 | \$79,800 | \$13,965 @ | \$0 @ | \$0 @ | \$79,800 |
| Down Payment: | | Loan Amount: | \$319,200 | \$319,200 | \$391,773 | \$403,030 | \$408,177 | \$319,200 |
| 399000 | | | Fixed | Fixed | FHA | | | ARM |
| Purchase Price: | | | 30 Year | 15 Year | 30 Year Fixed | USDA | VA | Conv 5/6 |



Deven Alldaffer

NALS ID 19972
Fairway Independent Mortgage

(3) (727) 480-4949

Michael Managame com

GET PRE-APPRO



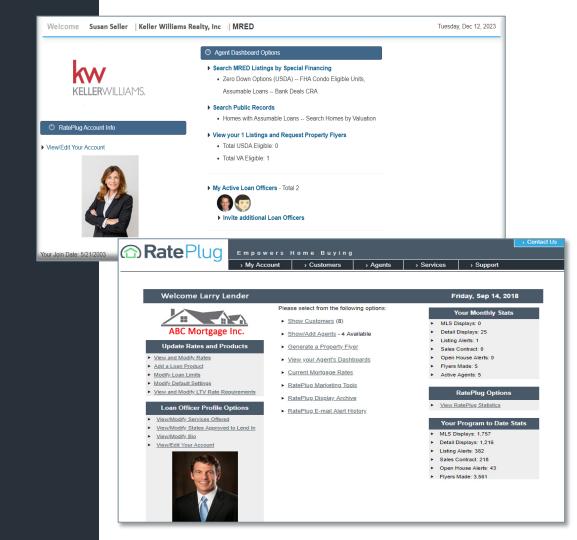
Member Dashboards

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.

