



READY. SET. REFI.

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Web-Based Automated Marketing

myRateTrack.com is a web-application system for mortgage professionals to market to **past clients**, win **new clients**, and keep **referral partners**.



Ready. Set. Refi.

A RateTrack Report

A detailed, customized, loan-specific, customer-specific refinance report
The report is branded with your info and customized with your rates and closing costs and emailed to your clients automatically.

(to view a sample RateTrack report click [here](#))

Target Refi Rate Notification

Clients set a target refi rate and program in the system and when it is available, both you and your client are notified via email.

PROMO Codes

You manage unique PROMO codes to offer the service free to new contacts.

Realtor and Referral Partner Marketing

Offer banner advertisement space to Realtors and Referral Partners.



Who is Marketing to Your Past Clients?

- The loan servicer — the lender where YOU sent the loan
- Every junk-mailer in the country with access to public record information
- Television advertisements
- Radio advertisements
- Banner ads online (especially the one with the dancing lady)
- Other Mortgage Professionals
- Other Real Estate Agents pushing “their mortgage person”
- Your client’s friend on his tennis team, who just got in to the business a few years ago and is kind of part-time now, but he really feels like he should call

If you are not actively communicating to your past clients — if you are not the **FIRST** person that your clients think of when they think of refinancing their mortgage, chances are, you won’t be the **FIRST** person they call when they are **ready to refi**.

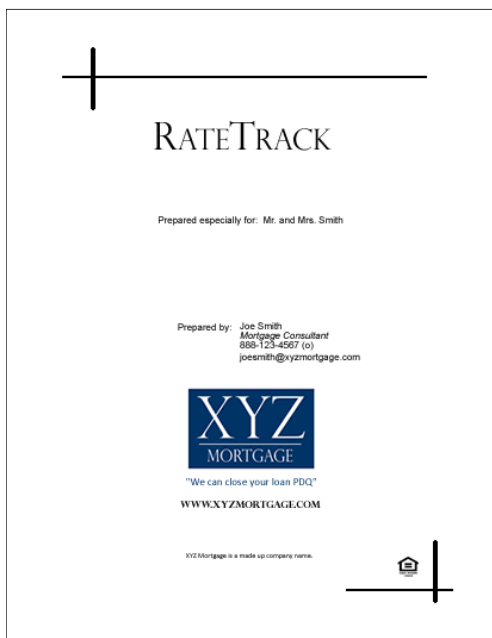
QUESTION: **What's better than a new lead?**

ANSWER: **A past customer in need of a refi.**

(ok, you are right, both are pretty good . . . not to worry, myRateTrack.com is built for your past clients and for your new leads — the “soon to be your” clients.)

Why not provide your past borrowers (and new referrals, for that matter) with something more valuable than a recipe or a postcard. (I mean, how many apple crisp recipes do you really need?) The myRateTrack.com system keeps *you* and *your contact information* in front of your clients while it informs them of their current refinance options. Personalized, customer-specific RateTrack reports are automatically emailed to your clients weekly, monthly, or quarterly — based on their preferences — and can be accessed any-time online by the instant-report feature. (There is something to be said about having information right at your fingertips.) Reports are generated by the system and take in to account *your* rates and *your* closing costs. FINALLY, value-added marketing that actually is something of value. For your client, they receive a customized, detailed, loan-specific refinance report and for you, you reap the benefits of keeping them well informed and ready to refinance when the time is right. Give the recipe cards to your mom.

Ready. Set. Refi.



This is a RateTrack report. It is excellent for helping your past clients manage their refinance options.



This is a postcard. It reminds past clients that often times in business, people shake hands. It also reminds people that you have a service that takes your black and white photo and pastes it on to peculiar things like these types of postcards, baseball schedules, vegetable seed packets, and recipe of the month cards.

Home Page — myRateTrack.com



Account Login | Contact Us
888.781.0005

READY. SET. REFI.



Already set?
CLICK TO LOGIN

Sign up for your
myRateTrack Report

mRT Professional
CLICK TO LOGIN

[Learn More](#)

READY - Once you have signed up, you are *ready* to cruise through the fluctuating market with peace of mind.

SET - You *set* how often you want myRateTrack to email you with refinance options specific to your loan. You can choose a target refi rate and we'll alert you when it's available.

REFI - With myRateTrack.com keeping up with your best interest, you will be ready and set to know when it's the optimal time to call your mortgage professional to *refinance*.

You are equipped and in control. *Ready. Set. Refi.*

New to myRateTrack.com?

Begin the simple process of entering your current loan information and details into the myRateTrack system [here](#).

If you have a **FREE** promo code, click [here](#) to login; if you are interested in obtaining a **FREE** promo code - [here](#).

[VIEW A SAMPLE REPORT](#)

Mortgage Professionals

Login to your myRT professional account to add clients, edit loan information or view client reports.

Do you want to provide your customers with detailed, specific refinance reports? It's easy. [Start here](#).

[VIEW THE ONLINE DEMO](#)

Want to learn more?

Consumers -- Do you want to learn how myRateTrack reports and the Target Refi Rate Notification system can get you ready and set to refi? [Learn how](#).

Mortgage Professionals -- Find out how our easy-to-use and easy-to-manage system will improve communication with your past clients, win new clients, and help you grow your business. [Go](#).

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Log in Page



Account Login | Contact Us
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[Home](#) [Contact Us](#) [Learn More](#) [Employment](#) [Sign Up](#) [Login](#)

Account Login - Existing Users

Please enter your email address and password to log in:

[Forgot your password?](#)

Email:

Password:

By clicking Submit, you agree to the [Terms of Use](#).

Consumer Sign Up (\$24/year or FREE with promo code)

If you would like to start receiving a RateTrack report to better manage your refinance options, sign-up below (you will be asked for a few details about your current mortgage). Please note, if you have received a PROMO code from a mortgage professional, you will be able to enter it below. If you do not have a promo code, but are interested in finding out how to receive this great service for free, please [click here](#) to find out more.

Promo Code:

Full Name:

Email:

Password:

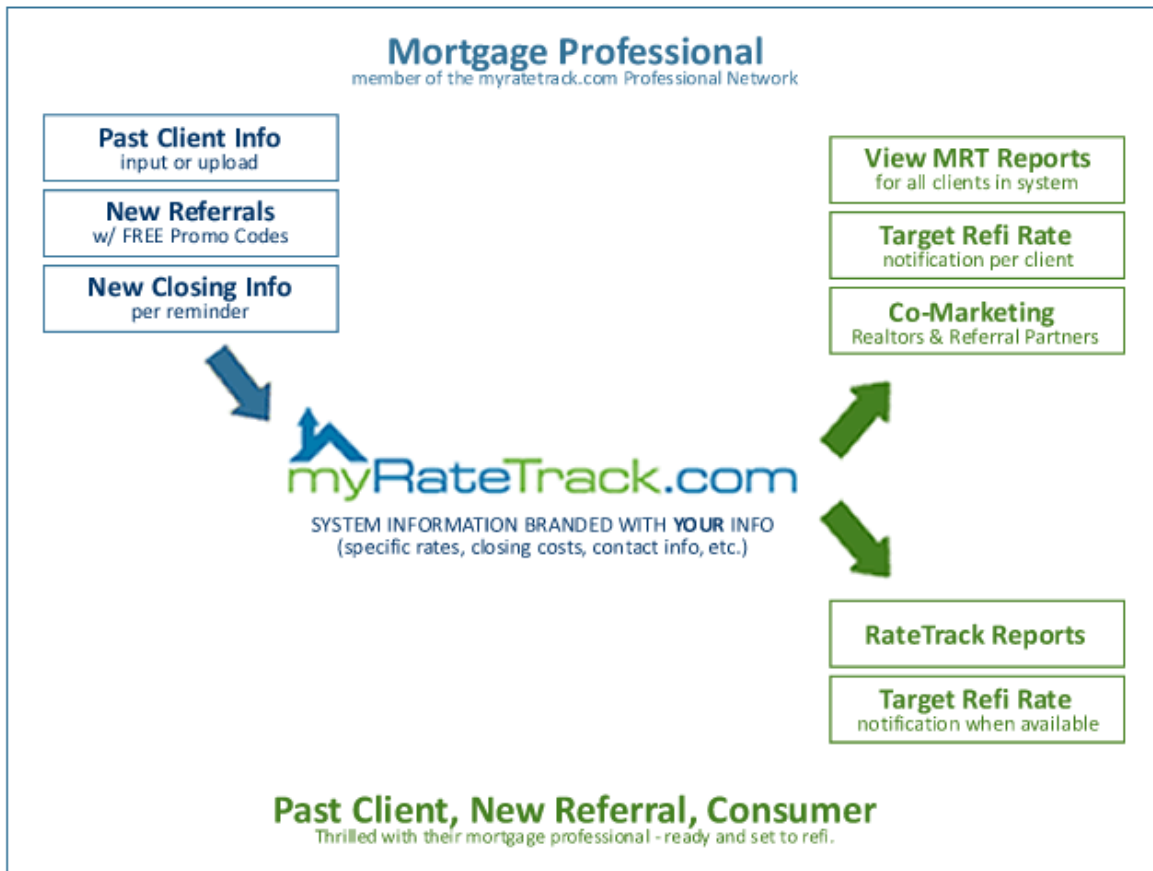
Confirm Password:

By clicking Sign Up, you agree to the [Terms of Use](#).



[contact us](#) | [terms of use & privacy](#) | [employment info](#)
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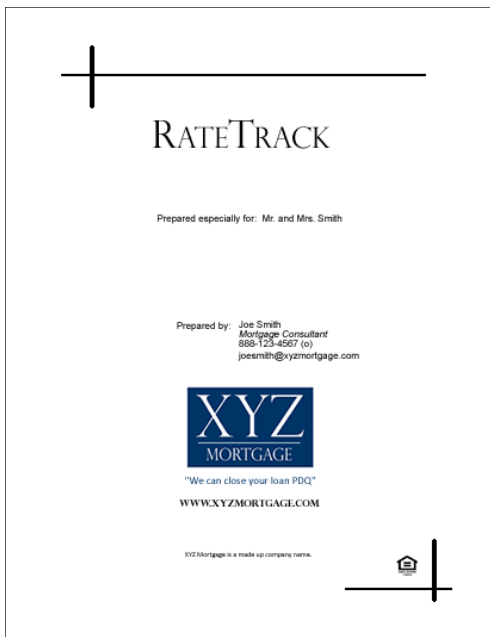
How does myRateTrack.com work?





A RateTrack Report

A detailed, customized, loan-specific, customer-specific refinance report



To view a full RateTrack Report, click [here](#).

	Conforming 5/1 ARM I.O.	Conforming 5/1 ARM I.O.	Conforming 3/1 ARM I.O.	HO	COBT	fixed rate
Estimated Loan Payoff*	\$292,208	\$292,208	\$292,208	\$292,208	\$292,208	\$292,208
Terms in Years	30	30	30	30	30	15
Loan Amount	\$296,400	\$296,400	\$296,400	\$296,400	\$292,200	\$296,400
Interest Rate*	6.375%	6.600%	6.600%	6.875%	6.625%	6.375%
Discount Points	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Monthly Payment PMI (P) (I.O.)	\$1,397	\$1,492	\$1,492	\$1,768	\$1,671	\$2,418
Estimated Closing Costs	\$6,222	\$6,222	\$6,222	\$6,222	\$0	\$6,222
Estimated Prepaid Items	\$2,406	\$2,556	\$2,556	\$2,556	\$2,556	\$2,406
Cash Req. for Closing	\$2,528	\$2,679	\$2,679	\$2,644	\$2,756	\$2,528
APR	6.063%	6.291%	6.411%	6.967%	6.711%	6.511%
Monthly Savings:	\$609	\$454	\$454	\$181	\$75	\$473
Break Even (months):	12.2	13.7	13.7	14.4	0	16.8

To Payoff your Current Loan more quickly: ** Months Break Even + Total Closing Costs divided by Monthly Savings

Play an additional: \$100.00 per month and your loan will be paid in full on February 1, 2034 or in 26 yrs.

Play an additional: \$200.00 per month and your loan will be paid in full on March 1, 2031 or in 23 yrs.

Please visit us online at www.xyzmortgage.com

To view this page, click [here](#).

- Customer Specific Refinance Report — six refi options
- Calculates payment difference and break even based on client's current mortgage
- Customers with ARMs, receive ARM Watch page detailing adjustment to their loan
 - Dynamic report adjusts as loan is paid down over time
- Customized and Branded with Your Info (logo, photo, company slogan, etc)
 - Your closing costs and rates (can vary info by state)
 - The system updates rates daily — you do NOT have to update rates
- Reports are emailed to clients Weekly, Monthly or Quarterly (or available instantly)
 - You customize the Cover Letter to your clients
 - You customize which additional graphs to include in RateTrack report
 - You customize the "Welcome text" on site and even ARM Watch advice

More about the RateTrack Report

ARMWATCH

There are billions of dollars in adjustable rate mortgages (ARMs) that are set to adjust in this year. The vast majority of these people are going to be unhappy when the rate adjusts and/or when their monthly payments adjust to a principal and interest payment (instead of an interest only payment). In order to help you make the best decision in managing your mortgage, we offer the ARMwatch section in your RateTrack report to make sure you know your options.

Generally speaking, if your ARM is set to adjust in the next 12 months (and you are planning on living in the house for more than those 12 months), you need to do something to refinancing your mortgage. If your ARM is set to adjust in the next 2 years or more, keep an eye on your quarterly RateTrack report and email me or call me at anytime if one of the available options looks of interest.

*** Your Adjustable Rate Mortgage ** is set to adjust on 3/1/2009 ***

*Loan Type:	5/1 ARM I.O.
*ARM Index:	12 Month LIBOR
*ARM Margin:	2.5 %
*1st Year CAP:	5 %
*12 Month LIBOR Index:	2.602

*Current loan information and ARM adjustment features are based on the data that we have on file for your most recent mortgage transaction. If these figures are incorrect, please contact our office so that we can update your information in our database. Check with your loan servicer and your closing papers for exact information regarding your first adjustment, caps of adjustment, your applicable index and associated margin for your loan.

*Index - This is the index that has on record for your current adjustable rate mortgage. Your interest rate at the time of adjustment will be determined by adding your margin (fixed value) to the current value of the index associated with your loan (this index value can vary daily). This figure (below the caps of adjustment for your loan) will become your new interest rate.

ANTICIPATED LOAN INFORMATION AT ADJUSTMENT

Anticipated Loan Balance:	\$300,000
Fully Adjusted Rate:	5.102%
Term after adjustment:	25
Anticipated Interest Rate:	5%
(based on recent LIBOR index)	
Monthly Payment P&I:	\$1,753.77
ESTIMATED CHANGE IN PAYMENT:	\$263.77 PER MONTH

This information is provided as a professional courtesy and is subject to change without notice. For specific information concerning your adjustable rate mortgage, please review the documents that you signed at closing, or contact your loan servicer for specific information.

Please visit us online at www.armwatchpage.com

ARM Watch page

The ARM Watch page details what would happen to the interest rate and monthly payment if the client's Adjustable Rate Mortgage were to adjust today.

To view the ARMWatch Page, click [here](#).

myRateTrack.com

Terms for Adjustable Rate Mortgages (ARMs)

An adjustable rate mortgage is one way to reduce your monthly mortgage payment and maximize your income allowing you to have additional money to invest or pay down other debts, and use long term savings, or even pay down the principal balance of your mortgage. In order to decide if an adjustable rate mortgage (ARM) is right for you (and which one might be the best for your future plans and goals), you need to know how they work.

Adjustable rate mortgages are determined by an index and a margin. The index is a number, typically published weekly in the Wall Street Journal, that fluctuates based on market changes and trends. The margin is a fixed number associated with your loan. At the time of adjustment, your new rate equals the index plus your margin rounded to the nearest 1/8 percentage point, unless your interest rate "caps" limit the amount of change in the interest rate.

See the information below for a brief description of available adjustable rate mortgages. ***

1 month MTA loan/Partial loan: Interest rate adjusts every month; the only cap of adjustment is a max % capping, there are three year payment reductions each month (11 to 20 or 15 year principle and interest payments); an interest only payment; or a minimum monthly payment with possible negative amortization; index is the MTA index (the 12-month average of the annual yields on actively traded United States Treasury securities adjusted to a constant maturity of one year, not as administratively re-issued every 5 years, see ARM disclosure for more details about minimum payment calculations and requirements)

1 month LIBOR Interest Only: Interest rate adjusts every month; the only cap on adjustment is a max % capping, the payment is interest only for the first set number of years, remaining years are based on principle and interest and outstanding loan balance; index is the one-month LIBOR index

6 month LIBOR Interest Only: Interest rate adjusts every six months; the only cap on adjustment is a max % capping, the payment is interest only for the first set number of years, remaining 15 years are based on principle and interest and outstanding loan balance; index is the six-month LIBOR index

1 yr ARM: Interest rate adjusts every 12 months; the caps on adjustment are usually 2% per adjustment (per year) and 5% for the life of the loan; index varies depending on loan

2/28 ARM: term used to describe a loan fixed for 2 years, adjustable for the remaining term (28 years); generally this term is used in conjunction with a 2/6 ARM (see below)

2/6 ARM: interest rate is fixed for the first 2 years, after the initial term (2 years), the interest rate adjusts every 6 months; the caps of adjustment and index vary per program; may have penalty for early payment

3/6 ARM: interest rate is fixed for the first 3 years, after the initial term (3 years), the interest rate adjusts every 6 months; the caps of adjustment and index vary per program; may have penalty for early payment

3/1 ARM: interest rate is fixed for the first 3 years, after the initial term (3 years), the interest rate adjusts every 1 year; the caps on adjustment are usually 2% per adjustment and 5% for the life of the loan; index varies depending on loan

3/1 ARM Interest Only: interest rate is fixed for the first 3 years, after the initial term (3 years), the interest rate adjusts every 1 year; the caps on adjustment are 2% per adjustment and 5% for the life of the loan; payment is interest only for the first 3 or 12 years only depending on program; remaining payments are principle and interest based on loan balance and adjusted interest rate; index varies depending on loan

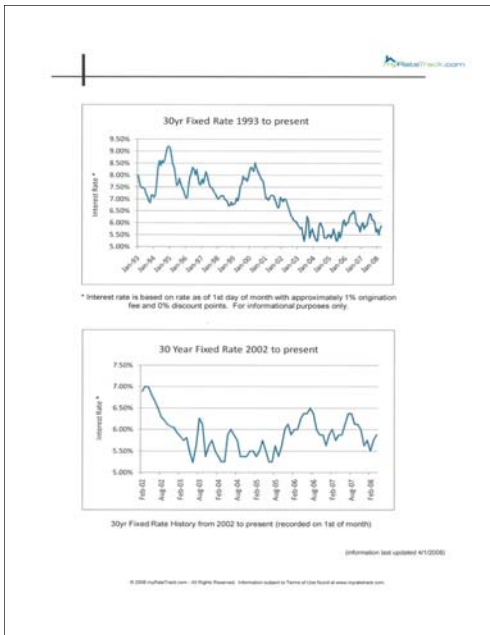
*** different loans with similar names may have a different index, margin, and/or caps of adjustment. Please be certain to refer to your "Adjustable Rate Mortgage Disclosure" given to you at the time of your loan application.

For the most accurate information about either your current loan or the loan options listed in the report, please contact your mortgage professional. Because different lenders offer different programs with different rates, the adjustments, index values, etc., do not appear to change every day, please contact your lender for the most current information. The loan options offered to you by your loan professional may vary from the disclosures listed here. Information is subject to change and is subject to terms and use found at www.myRateTrack.com.

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ARM Disclosures & Descriptions

(always attaches to reports)

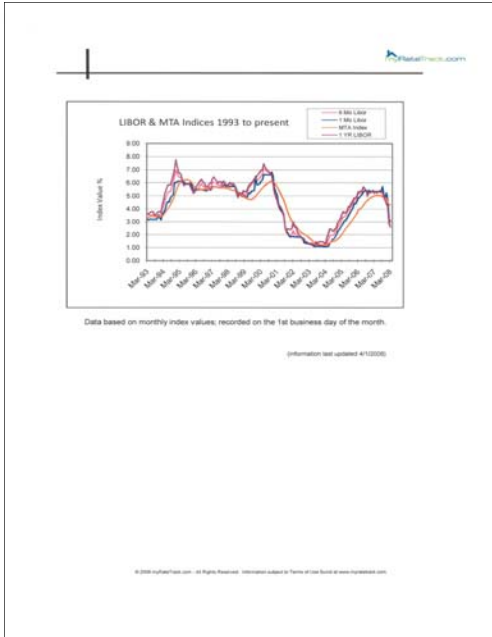


30 year fixed rate History

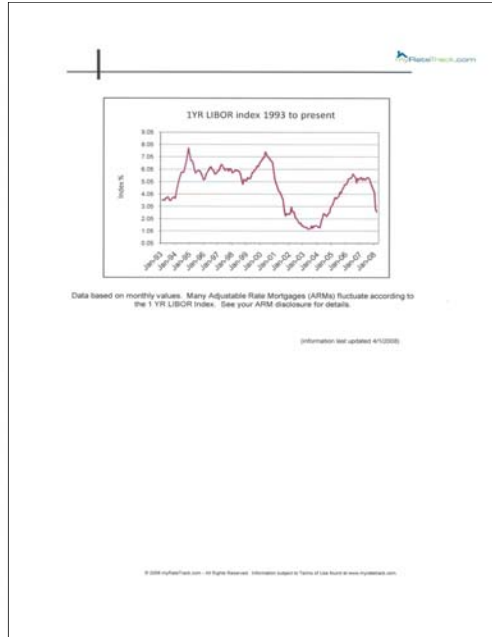


Prime rate History

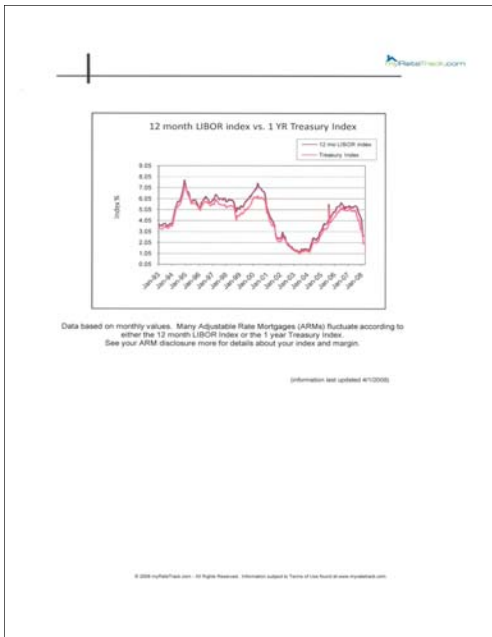
More about the RateTrack Report



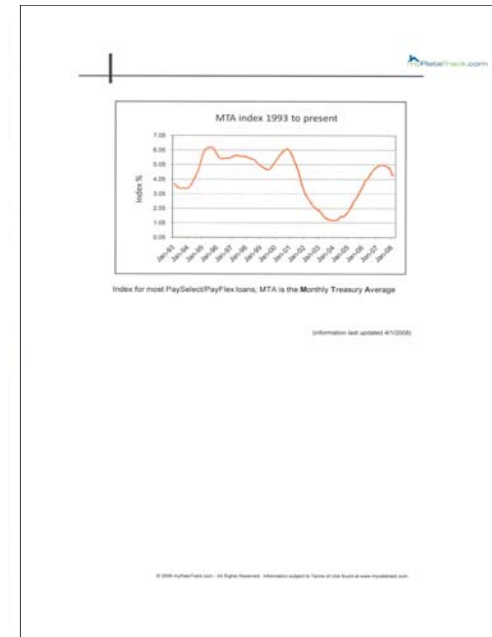
Indices History (LIBOR and MTA)



1 year LIBOR History



1 year LIBOR vs. 1 year Treasury



MTA index History

Target Refi Rate Notification

Clients set a target refi rate and program in the system and when it is available, both you and your client are notified via email.

The screenshot shows the myRateTrack.com website interface. At the top, there is a navigation bar with links for Home, myRateTrack, my Mortgage Info, my Account Information, and Logout. The myRateTrack logo is on the left, and the XYZ Mortgage logo is on the right. The main content area is titled "Target Refinance Rate:" and contains the following text:

This feature will notify you when your target refinance rate and program are available. Remember, interest rates vary based on many factors -- your credit score, your loan-to-value ratio, your combined loan-to-value ratio and your ability to qualify for financing. This feature assumes that your situation would allow you to qualify for the best available program and interest rate.

Your current target : Conforming 30yr Fixed @ 5.25 %

Please enter your new target refinance rate :

Please enter your new target refinance program :

To update or change this information, please choose from the drop-down lists above and click on SUBMIT to save.

If you are unsure about when it would make sense for you to consider refinancing, please give us a call and we can discuss your options.

- When the Target Refi Rate and program are available (based on your rates), the client will receive an email from the system letting them know that their target rate and program are available (this email contains your phone number and email address)
- You will receive a similar email with your client's name, the target refi rate and program, along with their phone number and email address
- You are also notified when the client sets or changes their target refi rate and program in the system and when the client updates their target rate and program
 - The client or the loan officer can set or change the target refi rate and program

Sample Welcome Page (client)



XYZ Mortgage
"XYZ is the best."
Visit us online at
www.xyzmortgage.com



[Home](#) [myRateTrack](#) [my Mortgage Info](#) [my Account Information](#) [Logout](#)



Bill Sample
XYZ Mortgage
123 Easy Street
Anywhere, GA 30080
Office: 770-123-4567
Toll Free: 888-123-4567
billsample@myratetrack.com
www.xyzmortgage.com

Welcome, Patti Sample

Welcome to your personalized myRateTrack.com account. I hope that you will find this service to be an invaluable tool in managing your mortgage refinace options. As you have questions, please let me know. Thanks!

myRate Track

- View your most recent custom refinace report
- View past reports
- Change your Target Refinace Rate and/or Program
- Modify the frequency of your emailed reports


my Mortgage Info

- Confirm your current loan information in the system
- Update or correct information about your mortgage

my Account Information

- Update your account information with myRateTrack.com
- Change your password

**Generate
myRateTrack
Report**

Information provided courtesy of your mortgage professional, Bill Sample with XYZ Mortgage – 123 Easy Street, Anywhere, GA 30080. Any questions about your account, your RateTrack report or your mortgage refinace options should be directed to them. The State requires specific disclosures to be made, so they show up here. The information contained on this site or in the refinace RateTrack reports is subject to change without notice. The data shown does not take in to account LTV, CLTV, loan guideline restrictions or credit score requirements. No information contained here constitutes the ability to obtain a loan or a loan commitment. For information about your ability to qualify for financing, please call our office. An Equal Housing Lender. 



"the XYZ Mortgage Blog"
Helpful mortgage advice - from X to Z.

ADVERTISEMENT

<http://xyzmortgage.wordpress.com>


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PROMO Codes


You manage unique PROMO codes to offer the service FREE to contacts.



We recommend setting up one PROMO code to be able to give out to friends, your sphere of influence, family members, neighbors, etc. — for example: xyzmortgage.



XYZ Mortgage
"XYZ is the best."
Visit us online at
www.xyzmortgage.com










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Referrals

Referral Partner Added

In this section, you will be able to create new promo codes to give to friends, family and business contacts as well as set up promo codes and banner ads for your Realtor and Referral partners. You should set up PROMO codes that are easy to remember and easy for your referral partners to give to potential clients. We recommend that you add a general promo code for your personal use. For example, name "XYZ mortgage" with the PROMO code "XYZ" – with a banner advertisement and a link to your website. Your general PROMO code will be the code you can give to people for them to log in to the myRateTrack.com system for FREE, (and in to your account) courtesy of you – their mortgage professional.

Name	Promo Code	Banner Ad	URL
Susie Q	susieq		http://x Edit Delete
XYZ	xyzmortgage		http://x Edit Delete
CPA	theaocpaoa		http://x Edit Delete
Mr Risk	riskmanagement		http://x Edit Delete
Ineeda	ineeda		http://x Edit Delete
Joe	joerealtorexper		http://x Edit Delete
Joe Sample	nwjoe		http://x Edit Delete

Add Referral Partner:
To create a referral PROMO code, choose a name, a memorable PROMO code and upload a 468 x 60 pixel banner ad. If you need assistance in creating a banner advertisement for one of your partners, please email us at support@myratetrack.com.

Name: * Promo Code: * Banner Ad: *

URL:

Information provided courtesy of your mortgage professional. Bill Sample with XYZ Mortgage – 123 Easy Street, Anywhere, GA 30080. Any questions about your account, your RateTrack report or your mortgage refinancing options should be directed to them. The State requires specific disclosures to be made, so they show up here. The information contained on this site or in the refinancing RateTrack reports is subject to change without notice. The data shown does not take in to

Realtor and Referral Partner Marketing

Offer banner advertisement space to Realtors and Referral Partners.

PROMO codes can be created for Realtor Partners:

- 1 — to attach to all of their clients as they are input in to the system
- 2 — for your Realtor Partners to offer the myRateTrack.com service to their past clients for free — courtesy of YOU.

	Prudential Real Estate	Joe Realtor THE AVERAGE EXPERT	ADVERTISEMENT 888-555-1515 www.realtorwebsitehere.com
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	<i>Ineeda Sellahouse</i> REALTOR	ADVERTISEMENT 770-888-8585 www.ineedasellahouse.com
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	<i>Susie Q. Realtor</i>	ADVERTISEMENT 888-444-1212 www.susieQrealtor.com
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And for CPAs, Financial Planners, Insurance Agents, etc.

	THE ALLIANCE OF CPA'S OF AMERICA	ADVERTISEMENT 866-GET-A-CPA www.theAoCPAoA.com
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	Joe Sample CFP®, CLU, ChFC	ADVERTISEMENT 888-999-1212 www.joesample.com
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	<i>Mr. Risk Management</i> INSURANCE AGENT Homeowner's, Auto, Life, Disability	ADVERTISEMENT 888-777-0101 www.yourinsuranceagent.com
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Why use myRateTrack.com?

It's value-added marketing with *real* value.

It's a great service to your past clients.

It's a great service to new potential clients.

It's a great platform for marketing Realtors and Referral partners.

It makes the phone ring (when it should).

It makes the phone not ring (when it shouldn't).

It's customized to your business.

Your rates.

Your closing costs.

Your photo and contact info.

Your words on the welcome screen, in the cover letter of the report and on the ARM Watch page.

It's Easy.

It's Automated.

Did we mention that it's automated?

It will more than pay for itself if it helps you to close ONE additional loan per year.



The Million Dollar Question . . .

How much does it cost to offer your entire client database a solution to truly help them manage their mortgage well?

LOAN OFFICER FREE TRIAL

https://myratetrack.com/signup_freetrial.php

Click the link above for pricing details as low as **\$35 per month**.