

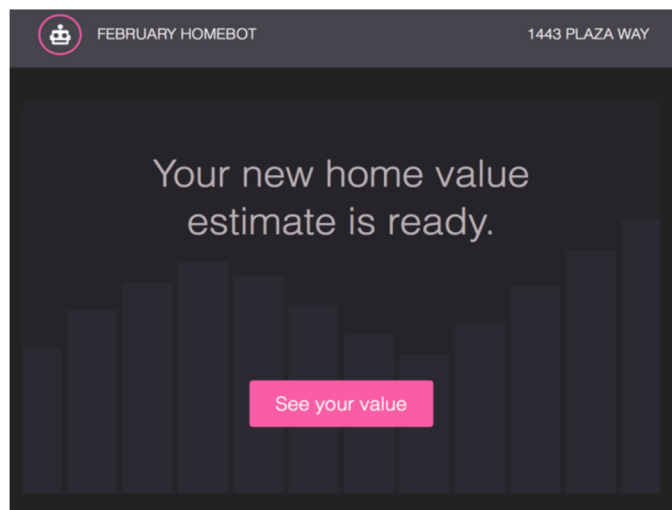
homebot



MORTGAGECOACH.

How the Homebot and Mortgage Coach Integration Works

Your clients will receive a personalized email advising their new home value estimate is ready. Each client will click the See your Value button within the email to access their Homebot Digest portal.



1

Interest Adds Up

Over your 30 year loan you'll pay **\$314,901** in interest. Here are some tips to get ahead and save some of that interest.

Based on current national rate trends: What could a refi save you in interest? It depends: How many more years will you keep this home?

1 year 30 years

15 Year Fixed \$54,441 3% Rate • 3.033% APR Long term savings Payment might go up by \$1,013/mo More details	25 Year Fixed \$14,295 3.50% Rate • 3.539% APR Long term savings Payment might go up by \$146/mo More details	30 Year Fixed \$8,782 3.50% Rate • 3.539% APR Long term savings Payment might go down by \$89/mo More details
5/1 ARM \$2,219 SAVED OVER 5 YEARS 3.50% Rate • 3.539% APR Risky after 5 years Payment might go down by \$89/mo More details	7/1 ARM \$1,077 SAVED OVER 7 YEARS 3.625% Rate • 3.665% APR Risky after 7 years Payment might go down by \$57/mo More details	10/1 ARM -\$2,044 3.75% Rate • 3.792% APR Risky after 10 years Payment might go down by \$25/mo More details

2

15 Year Fixed

\$54,441

3% Rate • 3.033% APR

A 15 Year Fixed loan could provide long-term savings, but likely with a higher monthly payment.

[Get detailed breakdown](#)

Estimated savings over years: **\$54,441**

Since the rate is fixed, your monthly principal and interest payment stay fixed.

Your payment could increase by \$1,013/mo, but you'd likely see long-term savings.

You might recoup closing costs by 2021, assuming average fees of \$5,000.

How much does refinancing cost?

Larry is happy to walk you through their specific fee structure. Your mortgage estimate depends on market rates, your current financial situation, home occupancy status, and refi goals. Refinancing comes with costs, but you can sometimes roll those refi costs into your loan instead of bringing cash to the closing. Rates will be based on national trends and a good credit score.

3

CURRENT LOAN | **REFI OPTION**

Compare costs and savings of your current loan versus a 15-year fixed refi

Catie uses Mortgage Coach — a tool to provide clients with Total Cost Analysis reports

[Let's do it!](#)

By continuing, you're giving us permission to share certain data with Mortgage Coach so they can build these reports for you.

Once the clients access the Homebot Refinance Digest, they'll explore ways to save and build wealth based on the estimated home value.

The digest is interactive, which allows clients to select the best refinance loan option that aligns with the clients' financial needs. The digest provides the ability to view the costs & savings in real-time by updating the number of years each client plans to maintain the home.



Payment Breakdown	CLOSING COSTS		REINVESTMENT	
	CURRENT	15 year FIXED	CURRENT	15 year FIXED
Price/Value:	\$343,200	\$290,024		
PMI (1st):	\$1,565.17	\$2,002.85		
Property Tax:	\$0.00	\$0.00		
Hazard Ins:	\$0.00	\$0.00		
Mtg Insurance:	\$0.00	\$0.00		
Monthly Payment:	\$1,565.17	\$2,002.85		
HOA:	\$0.00	\$0.00		
Other:	\$0.00	\$0.00		
Reduction Pmt:	\$0.00	\$0.00		
Investment Pmt:	\$0.00	\$0.00		
Total Payment:	\$1,565.17	\$2,002.85		

Option	Monthly Payment
Current	\$1,565
15 year Fixed	\$2,003

At the same time, clients can view each loan option selected by following the steps to request their personalized Mortgage Coach Total Cost Analysis. The Mortgage Coach TCA will display the clients' existing mortgage loan shown within the Homebot Digest portal compared to the new refinance loan option chosen.

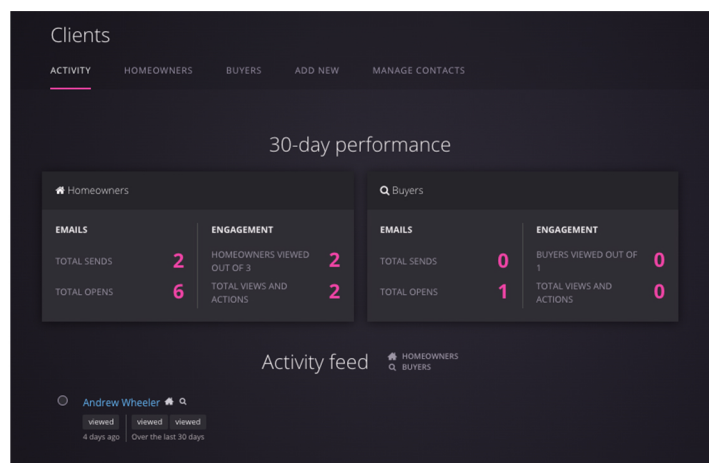
There are several refinance options to compare. The initial Mortgage Coach TCA will display the first selected new refinance loan option and will continue to update as the clients opt to view additional loan scenarios. Each personalized TCA will outline the costs & savings over time with graphs and charts to help every client make a confident financial decision.

How to Generate a TCA on behalf of your client with the Homebot & Mortgage Coach Integration

1

Log in using your Homebot credentials to send an on-demand refinance digest. The **Activity** tab on the Homebot dashboard will provide the Past 30-Days of activity on your account.

- a. Emails Sent
- b. Email Opens
- c. Total Views
- d. Total Actions



2

Select the **Homeowners** tab which will indicate if a **Homebot Refinance Digest** was sent.

NOT SENT

SENT

The screenshot shows the 'Homeowners' tab selected in the 'Clients' dashboard. It displays a list of homeowners with columns for Client, Value, Est. Equity, Est. Balance, and Rate. The status of the Homebot Refinance Digest is indicated by a 'Not Sent' or 'Sent' badge.

CLIENT	VALUE	EST. EQUITY	EST. BALANCE	RATE
Homeowner, Holly 3710 Osceola St	\$700,000	\$249k • 35.6%	\$451k	3.775% Estimated
Homeowner, Howard 2698 Spring Creek Rd	\$698,000	\$409k • 58.5%	\$289k	3.625% Estimated
Wheeler, Andrew 1443 Plaza Way	\$343,000	\$53.1k • 15.5%	\$290k	3.875%

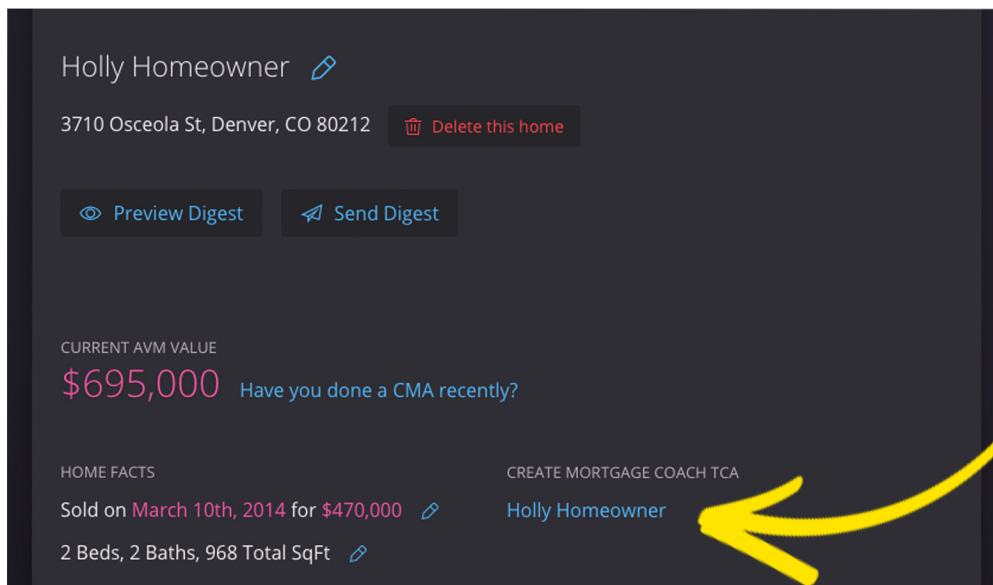
3

Click on a record that shows **"Not sent"**.

4

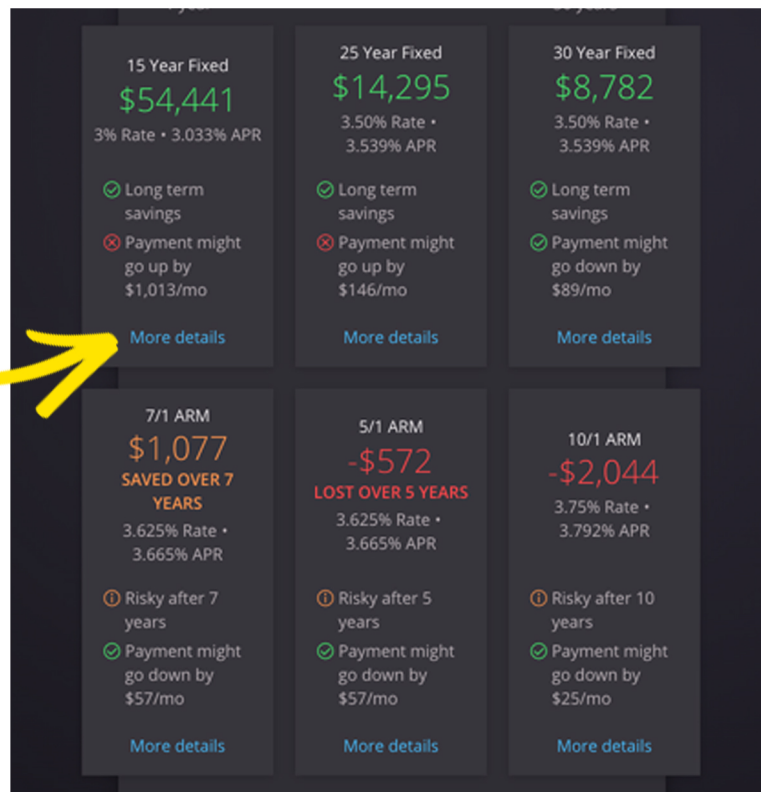
An Originator can send a Homebot Refinance Digest, which allows their client to interact with it to request a **Mortgage Coach TCA** displaying a refinance option of their choice.

As the Originator, you can also initiate a Mortgage Coach TCA in the same fashion as your clients would by **clicking your clients' names under "Create Mortgage Coach TCA."**



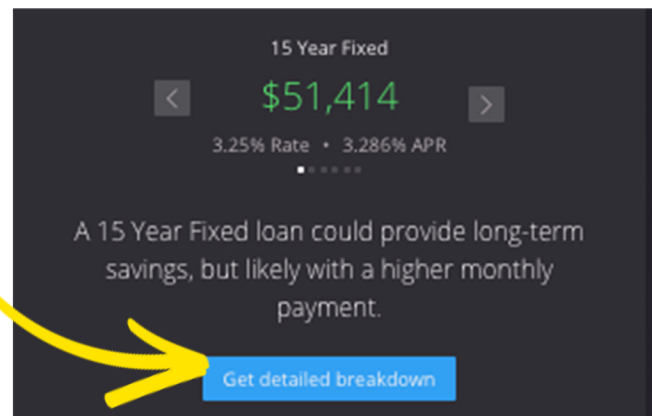
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Select one of the 6 refinance options by **clicking More Details.**



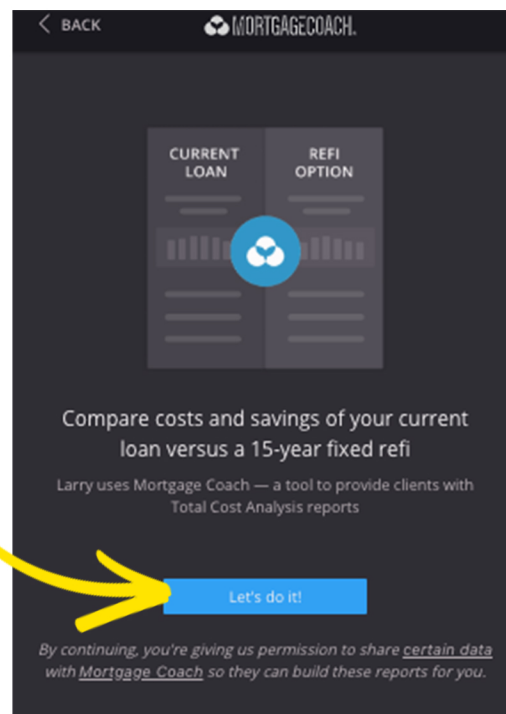
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Click **Get Detailed Breakdown**.



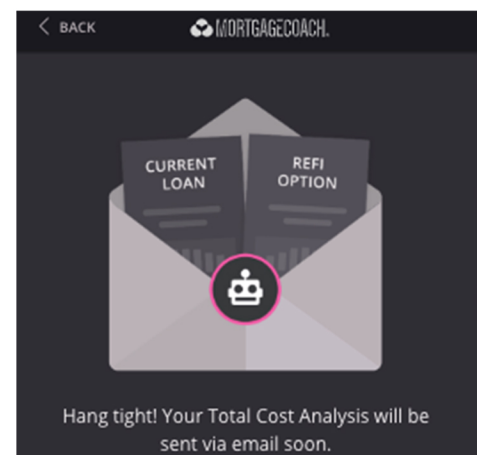
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Create a **Mortgage Coach Total Cost Analysis** automatically by **clicking Let's Do It**.



8

You will receive an email notification indicating a client has requested a Mortgage Coach Total Cost Analysis for a specific refinance scenario.



9

Click the **Review TCA button** within the body of the email notification received. The button will redirect you to the Mortgage Coach Advice Engine login.

10

Click the **Automated Tab** locate the client record, make any edits, add a narrative video and send the TCA link to your clients via email.

