

# Expert Content Strategy Guide

*MLS Listing & PPE Rate Assets*  
January 2026



## Communication types: Print Flyers and EDDM® Postcards

Listing and rate assets can be printed professionally through Total Expert preferred print partners or downloaded as a PDF for local printing or sharing electronically. Postcards are set up to be delivered through the EDDM® program.

When flyers are integrated, they are connected to a Product and Pricing Engine and the MLS. Editable flyers are available for users who aren't integrated with a PPE or have listings not on the MLS (e.g. builder partners, for sale by owner).

## Admin Toggle Configuration Options

Admin-level configuration is **based on design**. Toggles may include but are not limited to:

- Branding elements including text colors, logo background, and disclaimers.
- End user editability (allow end users to edit all rate data, all listing data, or both).
- Background image or header image default.
- Rate field display names.
  - For example, admins may be able to adjust "Estimated Monthly Payment" to "Monthly Mortgage Payment" or "Mortgage Insurance" to "Mortgage Premium".
    - **Warning:** changing field names does not change the actual data pulling into the rate flyer. Placement of individual data points cannot be removed or repositioned. For example, Homeowners' Insurance cannot be switched with Property Taxes.

# MLS Listing and Rate Assets

## Listing and Rate flyer specific admin toggles

```
<!-- Field Name Overrides -->
<!-- These override the display name of fields shown under "LOAN INFORMATION
-->
  ."
  IMPORTANT:
  - These do NOT change the underlying mapped data values.
  - For example, renaming "Base Loan Amount" to "APR" will only change the
    label-not the actual value.
  - Leave blank to use default field names.

  Available Override Values:
  - down_payment_override
  - funding_fee_override
  - total_loan_amount_override
  - interest_rate_override
  - apr_override
  - loan_term_override
  - monthly_pi_override
  - mortgage_insurance_override
  - property_taxes_override
  - homeowners_insurance_override
  - hoa_override
  - monthly_estimated_payment_override

-->

{%
  assign down_payment_override = '' %}
{%
  assign funding_fee_override = '' %}
{%
  assign total_loan_amount_override = '' %}
{%
  assign interest_rate_override = '' %}
{%
  assign apr_override = '' %}
{%
  assign loan_term_override = '' %}
{%
  assign monthly_pi_override = '' %}
{%
  assign mortgage_insurance_override = '' %}
{%
  assign property_taxes_override = '' %}
{%
  assign homeowners_insurance_override = '' %}
{%
  assign hoa_override = '' %}
{%
  assign monthly_estimated_payment_override = '' %}
```

The ability to **set default loan value field names**. These do not change the mapped values that populate from a specific pricing scenario. It only changes the field name represented in the flyer. These are standard default text toggles.

LOAN INFORMATION	CONFORMING 30 YEAR FIXED
Down Payment	\$100,000
UFMIP/Funding Fee	\$0
Total Loan Amount	\$400,000
Interest Rate	6.875%
APR	6.875%
Loan Term	30 YEARS
Monthly Principal/Interest	\$2,627.72
Mortgage Insurance	\$0.00
Property Taxes	\$708.33
Homeowners Insurance	\$250.00
HOA (Monthly)	\$0.00
Monthly Estimated Payment	\$3,586.05

# MLS Listing and Rate Assets

## Listing and Rate flyer specific admin toggles

The ability to **limit end user editability** of specific aspects of the flyer. Admins have the option to allow MLS/Listing information to be editable and/or Rate/PPE information to be editable. These toggles lock down all corresponding fields. The exception is specific loan values that are commonly editable to the end user such as Property Taxes and Homeowners' Insurance.

```
<!--
var: listing_fields_editable
comment: Toggle editability for listing fields to be used by end-users
values: yes, no
Default option is 'no' - not editable
-->
{% assign listing_fields_editable = 'yes' %}

<!--
var: rate_fields_editable
comment: Toggle editability for rate field titles to be used by end-users. This
        will only allow changes the display names underneath "LOAN INFORMATION".
values: yes, no
Default option is 'no' - not editable
-->
{% assign rate_fields_editable = 'no' %}
```

```
92  <!-- var: rate_disclaimer_font_size
93  comment: insert font size in pts -->
94  {% assign rate_disclaimer_min_font_size = '6' %}
95
96  <!-- var: rate_disclaimer_font_size
97  comment: insert font size in pts -->
98  {% assign rate_disclaimer_max_font_size = '11' %}
```

Set **font size range** for rate disclaimer (compliance language directly underneath the rate tables). The admin can set a minimum and maximum font size for the rate disclaimer so the text will adjust to fit within the container.

# Flyers



# MLS Listing and Rate Flyers

 EXPERT CONTENT

**JUST LISTED!**  
**\$659,000**  
15852 Deer Trail Drive | Chino Hills, CA 91709

**Property Description:**  
Wonderful Home and Located in the HIGHLY DESIRABLE Community of Hilltop at Village Oaks with SUPER LOW HOA Fees and LOW Taxes \*\* Enjoy this WONDERFUL Floor-Plan Offering 1234sqft with 3 LARGE Bedrooms, Upstairs Loft and 2.5 Bathrooms \*\* This Model Offers TWO MASTER BEDROOMS Upstairs and 1 Downstairs Bedroom/Office \*\* Enjoy the Large Living Room!!

SQ Feet: 1,234	Bedrooms: 3	Bathrooms: 2.5
CONFORMING 15 YEAR	FIXED	CONFORMING 30 YEAR
Down Payment	\$131,800	\$131,800
UFMIP/Funding Fee	\$0	\$0
Total Loan Amount	\$527,200	\$527,200
Interest Rate	6.500%	7.125%
APR	6.500%	7.125%
Loan Term	15 YEARS	30 YEARS
Monthly Principal/Interest	\$4,592.48	\$3,551.84
Mortgage Insurance	\$0.00	\$0.00
Property Taxes	\$500.00	\$500.00
Homeowners Insurance	\$350.00	\$350.00
HOA (Monthly)	\$50.00	\$50.00
Monthly Estimated Payment	\$5,492.48	\$4,451.84

Adjust this disclaimer (Standard\_Rate\_Disclaimer\_Start) to display text that will populate at the beginning of your rate disclaimer, used in Expert Content rate assets. Navigate to Manage Marketing > Disclaimers, to adjust. Adjust this disclaimer (Standard\_Rate\_Disclaimer\_End) to display text that will populate at the end of your rate disclaimer, used in Expert Content rate assets. Navigate to Manage Marketing > Disclaimers, to adjust.

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Max of Two Scenarios

**\$659,000**

**JUST LISTED!**

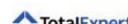
**15852 Deer Trail Drive | Chino Hills, CA 91709**

LOAN INFORMATION	CONFORMING 30 YEAR FIXED	CONFORMING 15 YEAR FIXED
Down Payment	\$131,800	\$131,800
UFMIP/Funding Fee	\$0	\$0
Total Loan Amount	\$527,200	\$527,200
Interest Rate	7.000%	6.375%
APR	7.000%	6.375%
Loan Term	30 YEARS	15 YEARS
Monthly Principal/Interest	\$3,507.47	\$4,556.33
Mortgage Insurance	\$0.00	\$0.00
Property Taxes	\$500.00	\$500.00
Homeowners Insurance	\$350.00	\$350.00
HOA (Monthly)	\$50.00	\$50.00
Monthly Estimated Payment	\$4,407.47	\$5,456.33

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Max of Two Scenarios

**JUST LISTED!**  
**\$659,000**

**15852 Deer Trail Drive | Chino Hills, CA 91709**

LOAN INFORMATION	CONFORMING 30 YEAR FIXED	CONFORMING 15 YEAR FIXED	CONFORMING 7/1 ARM
Down Payment	\$131,800	\$131,800	\$131,800
UFMIP/Funding Fee	\$0	\$0	\$0
Total Loan Amount	\$527,200	\$527,200	\$527,200
Interest Rate	6.875%	6.375%	7.125%
APR	6.875%	6.375%	7.320%
Loan Term	30 YEARS	15 YEARS	30 YEARS
Monthly Principal/Interest	\$3,463.33	\$4,556.33	\$3,551.84
Mortgage Insurance	\$0.00	\$0.00	\$0.00
Property Taxes	\$500.00	\$500.00	\$500.00
Homeowners Insurance	\$350.00	\$350.00	\$350.00
HOA (Monthly)	\$50.00	\$50.00	\$50.00
Monthly Estimated Payment	\$4,363.33	\$5,456.33	\$4,451.84

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Max of Three Scenarios

All designs shown here are available in both fully integrated and fully editable versions. Editable versions include the max number of scenarios.

# MLS Listing and Rate Flyers

EXPERT CONTENT



LOAN INFORMATION	SQ Feet: 1,234	Bedrooms: 3	Bathrooms: 2.5
Conforming 30 Year Fixed	\$131,800	\$131,800	\$32,950
UFMIP/Funding Fee	\$0	\$0	\$0
Total Loan Amount	\$527,200	\$527,200	\$626,050
Interest Rate	6.875%	7.125%	6.875%
APR	6.875%	7.320%	7.163%
Loan Term	30 YEARS	30 YEARS	30 YEARS
Monthly Principal/Interest	\$3,463.33	\$3,551.84	\$4,112.70
Mortgage Insurance	\$0.00	\$0.00	\$198.25
Property Taxes	\$500.00	\$500.00	\$500.00
Homeowners Insurance	\$350.00	\$350.00	\$350.00
HOA (Monthly)	\$50.00	\$50.00	\$50.00
Monthly Estimated Payment	\$4,363.33	\$4,451.84	\$5,210.95

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Contact us today to learn more about this home.



Max of Two Scenarios

## Just Listed.

15852 Deer Trail Drive  
Chino Hills, CA 91709

Garden, Lighting

1,234  
SQ. FT

3.0  
BEDS

2.5  
BATHS

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## Monthly Payment Breakdown.

Praesent pretium nisi ac lacus laoreet lorem el pellentesque. In sed condimentum libero, neceiismod velit lorem iis praesten lorem. Praesent pretium nisi ac lacus laoreet lorem el pellentesque. In sed condimentum libero, nec euismod velit.

CONFORMING 30 YEAR FIXED

Down Payment	\$131,800
UFMIP/Funding Fee	\$0
Total Loan Amount	\$527,200
Interest Rate	6.875%
APR	6.875%
Loan Term	30 YEARS
Monthly Principal/Interest	\$3,463.33
Mortgage Insurance	\$0.00
Property Taxes	\$500.00
Homeowners Insurance	\$350.00
HOA (Monthly)	\$50.00
Monthly Estimated Payment	\$4,363.33

CONFORMING 15 YEAR FIXED

Down Payment	\$131,800
UFMIP/Funding Fee	\$0
Total Loan Amount	\$527,200
Interest Rate	6.375%
APR	6.375%
Loan Term	15 YEARS
Monthly Principal/Interest	\$4,556.33
Mortgage Insurance	\$0.00
Property Taxes	\$500.00
Homeowners Insurance	\$350.00
HOA (Monthly)	\$50.00
Monthly Estimated Payment	\$5,456.33

CONFORMING 30 YEAR FIXED

Down Payment	\$32,950
UFMIP/Funding Fee	\$0
Total Loan Amount	\$626,050
Interest Rate	6.875%
APR	7.163%
Loan Term	30 YEARS
Monthly Principal/Interest	\$4,112.70
Mortgage Insurance	\$198.25
Property Taxes	\$500.00
Homeowners Insurance	\$350.00
HOA (Monthly)	\$50.00
Monthly Estimated Payment	\$5,210.95

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Contact us today for a free mortgage consultation!

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Double-Sided, Max of Three Scenarios

All designs shown here are available in both fully integrated and fully editable versions. Editable versions include the max number of scenarios.

# MLS Listing and Rate Flyers

 EXPERTCONTENT

**JUST LISTED!**

15852 Deer Trail Drive  
Chino Hills, CA 91709  
SQ Feet: 1,234



**\$659,000**



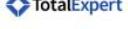
Bedrooms: 3  
Bathrooms: 2.50



**Features:**  
Wonderful Home and Located in the HIGHLY DESIRABLE Community of Hilltop at Village Oaks with SUPER LOW HOA Fees and LOW Taxes \*\* Enjoy this WONDERFUL Floor-Plan Offering 1234sqft with 3 LARGE Bedrooms, Upstairs LOFT and 2.5 Bathrooms \*\* This Model Offers TWO MASTER BEDROOMS!

LOAN INFORMATION	CONFORMING 30 YEAR FIXED	CONFORMING 15 YEAR FIXED	CONFORMING 7/1 ARM
Down Payment	\$131,800	\$32,950	\$131,800
UFMIP/Funding Fee	\$0	\$0	\$0
Total Loan Amount	\$527,200	\$626,050	\$527,200
Interest Rate	6.875%	6.625%	7.125%
APR	6.875%	6.796%	7.320%
Loan Term	30 YEARS	15 YEARS	30 YEARS
Monthly Principal/Interest	\$3,463.33	\$496.68	\$3,551.84
Mortgage Insurance	\$0.00	\$156.51	\$0.00
Property Taxes	\$500.00	\$500.00	\$500.00
Homeowners Insurance	\$350.00	\$350.00	\$350.00
HOA (Monthly)	\$50.00	\$50.00	\$50.00
Monthly Estimated Payment	\$4,363.33	\$6,553.19	\$4,451.84

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Double-Sided, Max of Three Scenarios

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# Rate Flyers

 EXPERT CONTENT

## MORTGAGE INTEREST RATES



Interest rates as of 05/05/2025.

LOAN INFORMATION		CONFORMING 30 YEAR FIXED		LOAN INFORMATION		CONFORMING 15 YEAR FIXED	
Down Payment	\$100,000						
UFMIP/Funding Fee	\$0						
Total Loan Amount	\$400,000						
Interest Rate	6.875%	Interest Rate	6.375%	Interest Rate	6.375%	Interest Rate	6.375%
APR	6.875%	APR	6.375%	APR	6.375%	APR	6.375%
Loan Term	30 YEARS	Loan Term	15 YEARS	Loan Term	15 YEARS	Loan Term	15 YEARS
Monthly Principal/Interest	\$2,627.72	Monthly Principal/Interest	\$3,457.00	Monthly Principal/Interest	\$3,457.00	Monthly Principal/Interest	\$3,457.00
Mortgage Insurance	\$0.00						
Property Taxes	\$708.33						
Homeowners Insurance	\$350.00						
HOA (Monthly)	\$0.00						
Monthly Estimated Payment	\$3,686.05	Monthly Estimated Payment	\$4,515.33	Monthly Estimated Payment	\$4,515.33	Monthly Estimated Payment	\$4,515.33

LOAN INFORMATION		CONFORMING 30 YEAR FIXED		LOAN INFORMATION		CONFORMING 5/1 ARM	
Down Payment	\$25,000	Down Payment	\$100,000	Down Payment	\$100,000	Down Payment	\$100,000
UFMIP/Funding Fee	\$0						
Total Loan Amount	\$475,000	Total Loan Amount	\$400,000	Total Loan Amount	\$400,000	Total Loan Amount	\$400,000
Interest Rate	6.875%						
APR	7.163%	APR	7.484%	APR	7.484%	APR	7.484%
Loan Term	30 YEARS						
Monthly Principal/Interest	\$3,120.41	Monthly Principal/Interest	\$2,627.72	Monthly Principal/Interest	\$2,627.72	Monthly Principal/Interest	\$2,627.72
Mortgage Insurance	\$150.42	Mortgage Insurance	\$0.00	Mortgage Insurance	\$0.00	Mortgage Insurance	\$0.00
Property Taxes	\$708.33						
Homeowners Insurance	\$350.00						
HOA (Monthly)	\$0.00						
Monthly Estimated Payment	\$4,329.16	Monthly Estimated Payment	\$3,686.05	Monthly Estimated Payment	\$3,686.05	Monthly Estimated Payment	\$3,686.05

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Seattle, WA 98109  
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Equal Housing Lender

Point disclosure appears here. Equal Housing Lender. NMLS# 1234. Office: (000) 000-0000. Cell: (888) 888-8888. b.johnson@expertcontent.com. 711 6th Avenue N, Suite 201, Seattle, WA 98109. www.expertcontent.com/b.johnson.

Max of Four Scenarios



## Today's Mortgage Rates

LOAN INFORMATION		CONFORMING 30 YEAR FIXED	CONFORMING 15 YEAR FIXED	CONFORMING 30 YEAR FIXED
Down Payment	\$100,000	\$100,000	\$25,000	
UFMIP/Funding Fee	\$0	\$0	\$0	
Total Loan Amount	\$400,000	\$400,000	\$475,000	
Interest Rate	6.875%	6.250%	6.990%	
APR	6.875%	6.250%	7.280%	
Loan Term	30 YEARS	15 YEARS	30 YEARS	
Monthly Principal/Interest	\$2,627.72	\$3,429.69	\$3,157.00	
Mortgage Insurance	\$0.00	\$0.00	\$150.42	
Property Taxes	\$708.33	\$708.33	\$708.33	
Homeowners Insurance	\$150.00	\$150.00	\$150.00	
HOA (Monthly)	\$60.00	\$60.00	\$60.00	
Monthly Estimated Payment	\$3,546.05	\$4,348.02	\$4,225.75	

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Equal Housing Lender

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Max of Three Scenarios

All designs shown here are available in both fully integrated and fully editable versions. Editable versions include the max number of scenarios.

10

# MLS Listing Flyers

 EXPERT CONTENT

**\$659,000**

**JUST LISTED**

What's your ideal space?



**Property Description:**  
Wonderful Home and Located in the HIGHLY DESIRABLE Community of Hilltop at Village Oaks with SUPER LOW HOA Fees and LOW Taxes \*\* Enjoy this WONDERFUL Floor-Plan Offering 1234sqft with 3 LARGE Bedrooms, Upstairs LOFT and 2.5 Bathrooms

**Features:**  
Garden, Lighting, Ceiling Fan(s), Cathedral Ceiling(s), Eat-in Kitchen, High Ceilings, Open Floorplan, Pantry, Recessed Lighting, Storage.

Contact us to schedule a private viewing or to learn more about financing!

**Bradley Johnson**  
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**JUST LISTED**

15852 Deer Trail Drive  
Chino Hills, CA 91709  
SQ Feet: 1,234



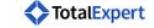
**\$659,000**

**Bedrooms: 3**  
**Bathrooms: 2.50**

**Features:**  
Wonderful Home and Located in the HIGHLY DESIRABLE Community of Hilltop at Village Oaks with SUPER LOW HOA Fees and LOW Taxes \*\* Enjoy this WONDERFUL Floor-Plan Offering 1234sqft with 3 LARGE Bedrooms, Upstairs LOFT and 2.5 Bathrooms \*\* This Model Offers TWO MASTER BEDROOMS.

**Bradley Johnson**  
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totalexpert.com  
123 Main Street Any Town, MN 55555



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**JUST LISTED**

15852 Deer Trail Drive  
Chino Hills, CA 91709



**\$659,000**

**SQ Feet: 1,234**  
**Bedrooms: 3**  
**Bathrooms: 2.5**

**Property Description:**  
Wonderful Home and Located in the HIGHLY DESIRABLE Community of Hilltop at Village Oaks with SUPER LOW HOA Fees and LOW Taxes \*\* Enjoy this WONDERFUL Floor-Plan Offering 1234sqft with 3 LARGE Bedrooms, Upstairs LOFT and 2.5 Bathrooms \*\* This Model Offers TWO MASTER BEDROOMS Upstairs and 1 Downstairs Bedroom/Office \*

**Features:**  
Garden, Lighting, Ceiling Fan(s), Cathedral Ceiling(s), Eat-in Kitchen, High Ceilings, Open Floorplan, Pantry, Recessed Lighting, Storage.

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All designs shown here are available in both fully integrated and fully editable versions.

# Google Places Infographics Listing and Rate flyer

EXPERT CONTENT

## NEIGHBORHOOD REPORT

HEADER TEXT  
620 ARKELL DR, BEVERLY HILLS, CA 90210

**\$400,000**  
8 BD | 11.0 BA | 18,400 SQ.FT

The View Estate is a serene architectural masterpiece sitting on the best lot in the ultra-exclusive Trousdale Estates enclave offering unobstructed Bel Air, canyon, city and ocean views from every room. New construction w/ unparalleled fit & finishes. Imported stonework, floor-to-ceiling glass walls, custom furniture and soaring ceilings. Greeted by a 100+ yr old olive tree, pass the gates to a zero-edge waterfall feature and 10+ car garage w/ turntable. Tranquill formal living/dining rooms w/ warm European oak paneling and marble fireplace that opens to a backyard oasis w/ flat lush lawns, fire pit and infinity pool/spa spilling into the skyline. Gourmet kitchen with Miele appliances & calacatta borghini marble. Two primary suites w/ fireplaces, bathtms & dual closets. Take the elevator down to a day-lit entertainment lounge bathed in natural light w/ bar, wine room, sauna, gym & theater. An estate of this scale & size can never be built again in Trousdale. A true private sanctuary.

rating by GreatSchools.org

**SCHOOL AND SCHOOL RATINGS:**  
Wonderland Avenue Elementary School: Rating out of 10  
Pacific Hills School: No Rating  
Pacific Hills School: No Rating

**SUNSET PLAZA**  
1.5 MILES

**BOA STEAKHOUSE**  
12 MILES

**CACHE LIFESTYLE**  
3.0 MILES

**FRANKLIN CANYON - HASTIN TRAILHEAD**  
0.6 MILES

powered by Google

**620 ARKELL DR, BEVERLY HILLS, CA 90210**  
List Price: \$400,000

Program	30 Year Fixed
Down Payment	\$80,000 (20%)
Total Loan Amount	\$320,000
Interest Rate	7.500%
Principal & Interest Payment	\$2,237.49
MI (Mortgage Insurance)	\$0.00
Taxes	\$0.00
Insurance	\$0.00
<b>Total Payment/PITI</b>	<b>\$2,237.49</b>
HOA Dues	\$0/yr
APR (Annual Percentage Rate)	7.517%

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**TOTAL EXPERT**

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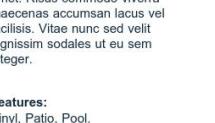
Side A

Side B

# Integrated Rate Buydown Flyers

 EXPERTCONTENT

**\$450,000**  
1234 Streetname Ave  
Cityname, ST 99999



**TotalExpert**

**Property Description:**  
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**Features:**  
Vinyl, Patio, Pool.

<b>SQ Feet: 2,000</b>	<b>Bedrooms: 3</b>	<b>Bathrooms: 3.00</b>
<b>\$0</b> Estimated Payment Loan Scenario 1 Here	<b>\$0</b> Estimated Payment Loan Scenario 2 Here	<b>\$0</b> Estimated Payment 2/1 Buydown 30yr 10% Down
Down Payment: \$0 (%) Loan Amount: \$0 Interest: 0.0000% Discount: \$0 APR: 0.0000% Principal & Interest:\$0 Taxes: \$0 Homeowner's Insurance: \$0 Mortgage Insurance: \$0	Down Payment: \$0 (%) Loan Amount: \$0 Interest: 0.0000% Discount: \$0 APR: 0.0000% Principal & Interest:\$0 Taxes: \$0 Homeowner's Insurance: \$0 Mortgage Insurance: \$0	Down Payment: 0% Loan Amount: \$0 Interest Rate Yr 1: 0.0000% Interest Rate Yr 2: 0.0000% Interest Rate Term: 0.0000% Discount: \$0 APR: 0.0000% PTI Payment: \$0.00

Adjust this disclaimer (Standard\_Rate\_Disclaimer\_Start) to display text that will populate at the beginning of your rate disclaimer, used in Expert Content rate assets. Navigate to Manage Marketing > Disclaimers, to adjust. Adjust this disclaimer (Standard\_Rate\_Disclaimer\_End) to display text that will populate at the end of your rate disclaimer, used in Expert Content rate assets. Navigate to Manage Marketing > Disclaimers, to adjust.

**Editable CTA. Prefilled text should read: Contact us today to learn more.**

**Bradley Johnson**  
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123 Main Street, Any Town, MN 55555  
totalexpert.com

Equal Housing Lender

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Compare two PPE scenarios with  
editable 3<sup>rd</sup> column for Buydowns,  
Discount points, etc.

# Editable Rate Buydown Flyers



## 3-2-1 Buydown

**EXPERT  
CONTENT**

**TotalExpert**

#### How a 2-1 Buy down works:

- Buy down option must be paid by builder, seller or third-party
- Borrower cannot pay for buy down
- Home buyer's interest rate is lowered by 2% and 1% in years 1 and 2, respectively
- After two years, original interest rate continues for the life of the loan

#### 2-1 Buy Down Scenario Example:

**\$X,XXX** Estimated Payments

2-1 Buy down | Year 1

Loan Amount: \$XXX,XXX

Principal & Interest: \$XXX

Taxes: \$XX

Homeowner's Insurance: \$XXX

Mortgage Insurance: \$XXX

Monthly Savings: \$XXX

**\$X,XXX** Estimated Payments

2-1 Buy down | Year 2

Loan Amount: \$XXX,XXX

Principal & Interest: \$XXX

Taxes: \$XX

Homeowner's Insurance: \$XXX

Mortgage Insurance: \$XXX

Monthly Savings: \$XXX

**\$X,XXX** Estimated Payments

2-1 Buy down | Year 3-30

Loan Amount: \$XXX,XXX

Principal & Interest: \$XXX

Taxes: \$XX

Homeowner's Insurance: \$XXX

Mortgage Insurance: \$XXX

Monthly Savings: \$XXX

1)Monthly savings based on year 1 payment versus year 2. Scenario shown used the 1-0 temporary buy down with a conventional 30 year mortgage. Scenario assumes a sales price of \$XXX,XXX with \$XXX down payment, 74+ credit score, Annual Percentage Rate of X.XXX, and APR fees of \$XXX. Mortgage rate for this loan will be X.XXX for the first year and X.XXX for the second year. Actual rates and terms are subject to change. The lender, lender's processor, Rate quoted 01/23/2024, terms, change daily. Certain loan programs do not allow for down payment, additional restrictions may apply. Interest only. Contact your loan officer for more details. Loans are subject to borrower qualifications, including income, property evaluation, and that credit approves. Payments shown are principal and interest. The actual payment obligation will be greater.

Contact us today to learn more.

**Bradley Johnson**

*Expert Mortgage*

NMLS#: 12345

Phone: (087) 678-4356

Email: bradley.johnson@expertmortgage.com

18947 Bowman St., Minnetonka, MN 60185

totalexpert.com/bradleyjohnson

**Jonathan Realtor**

*Total Expert*

License # 12345

Phone: (444) 444-4444

Email: jonathan.realtor@example.com

123 Main Street, Any Town, MN 55555

totalexpert.com

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## 2-1 Buydown

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#### How a 1 Year Buy down works:

- Buy down option must be paid by builder, seller or third-party
- Borrower cannot pay for buy down
- Homebuyer's interest rate for the first year is lowered by 1%
- After one year, original interest rate continues for the life of the loan.

#### Example Buy Down Loan Scenario

\$X,XXX	Estimated Payment
1 Year Buy down	Year 1

Loan Amount: \$XXX,XXX  
Principal & Interest: \$X,XXX  
Taxes: \$X,XXX  
Homeowner's Insurance: \$XXX  
Mortgage Insurance: \$XXX  
Monthly Savings: \$XXX

\$X,XXX	Estimated Payment
1 Year Buy down	Year 2-30

Loan Amount: \$XXX,XXX  
Principal & Interest: \$X,XXX  
Taxes: \$X,XXX  
Homeowner's Insurance: \$XXX  
Mortgage Insurance: \$XXX  
Monthly Savings: \$XXX

1<sup>st</sup>Monthly savings based on year 1 1-0<sup>th</sup> payment versus year 2. Scenario shown used 1-0<sup>th</sup> temporary buy down with a conventional 30 year mortgage. Scenario assumes a sales price of \$XXX,XXX with \$XXX,XXX down payment, 74+ credit score, Annual Percentage Rate of .X-X%, and APR fees of \$X,XXX-XX. Mortgage rate for this loan will be .X-XXX% for the first year and .X-XXX% for the next years. Rates are subject to change and are not guaranteed. Prepayment, rate subject to 115% of closing costs after change date. Certain loan programs do not allow this feature, additional restrictions may apply. Contact your loan officer for more details. Loans are subject to borrower qualifications, including income, credit history, and final underwriting, and final lender approval. Premiums shown are private and interest. The actual payment obligation will be greater.

#### Property Description:

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**SQ Feet: 2,000**

**Bedrooms: 3**

**Bath: 3.00**

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## 1-0 Buydown

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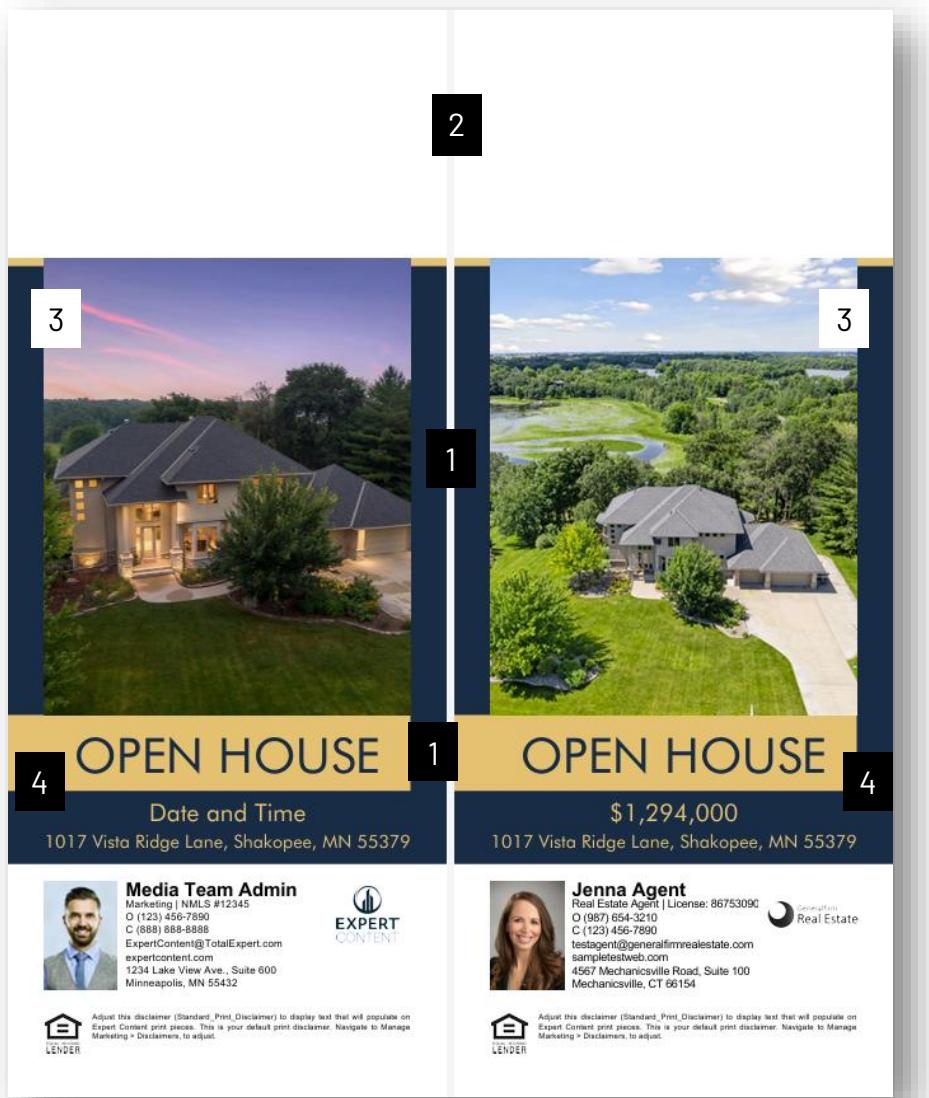
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# Door Hangers





Admin toggle options:

- 1 – Color block defaults are brand primary color (blue) and secondary color (yellow); change color, turn all color blocks on/off
- 2 – Upload background image(s), editability
- 3 – Override listing image(s), editability
- 4 – Fill to fit text elements, change text color (text element toggles are managed separately\*)

*\*Text editability is toggled on a page-by-page basis. By default, the asset text and imagery are set to editable to allow updates to listing elements and subtitles such as open house date/time.*

# EC - Listing Door Hanger CB - 1257

 EXPERTCONTENT



- 1 - Change color, turn all color blocks on/off;
  - Alternatively: toggle color blocks off to upload background image(s), editability
- 2 - Override image, editability
- 3 - Fill to fit text elements, change text color (text element toggles are managed separately\*)
  - Listing address and property details are populated by the MLS

\*Text editability is toggled on a page-by-page basis.

\*Text editability is toggled on a page-by-page basis. By default, the asset text and imagery are set to editable to allow updates to listing elements and subtitles such as open house date/time.

# FAQs



# MLS Listing and Rate Assets



## Frequently Asked Questions

**Q:** Why don't all of my Expert Content listing and rate flyers have toggles?

**A:** The Expert Content library has evolved over the years and has implemented toggles as a best practice moving forward. Legacy assets don't have toggles but additional content will be coming that allows for more admin-level configuration.

**Q:** What kind of changes can I make to the flyer without TE involvement?

**A:** Any toggle-related changes that are already configured such as font colors, default text, or disclaimer updates. Any additional changes that may incur additional costs are outlined in the FAQ - Expert content Adjustments Knowledgebase resource.

**Q:** Why doesn't the return value in the flyer change when I update the field name from Down Payment to Down Payment Percentage? I want it to return the percentage and not the dollar amount.

**A:** When an admin or end user changes the field name of a specific rate field, only the display name is updated. This flexibility is offered for customers to change the display name to align better with their organization's language. For example, customers may want to change "UFMIP/Funding Fee" to "Funding Fees", or "Monthly Principal/Interest" to "Monthly P&I".

## Frequently Asked Questions

**Q:** Why don't the flyers include more of the values returned by the product and pricing engines?

**A:** This is due to spacing constraints. The flyers include the most commonly required fields and values but may not incorporate all of a customer's desired fields. If additional fields are requested, please refer to the next question and answer for more details.

**Q:** How is Monthly Estimated Payment calculated?

**A:** Monthly Estimated Payment includes all values in the following fields: Monthly Principal/Interest + Mortgage Insurance + Homeowners Insurance + HOA (Monthly) + Property Taxes (Monthly)

**Q:** Why doesn't APR change when a user adjusts editable fields?

**A:** The APR value that is displayed comes directly from the PPE response. Rate flyers are only setup to do simple addition to calculate Monthly Estimated Payment and adjust yearly property taxes to monthly cost.

**Q:** Why can't I edit the listing description or other property information?

**A:** There are two admin toggles for editability – one that controls all listing information and one that controls the rate table. If a user needs to edit the property description, an admin must toggle all listing information to be editable by end users.