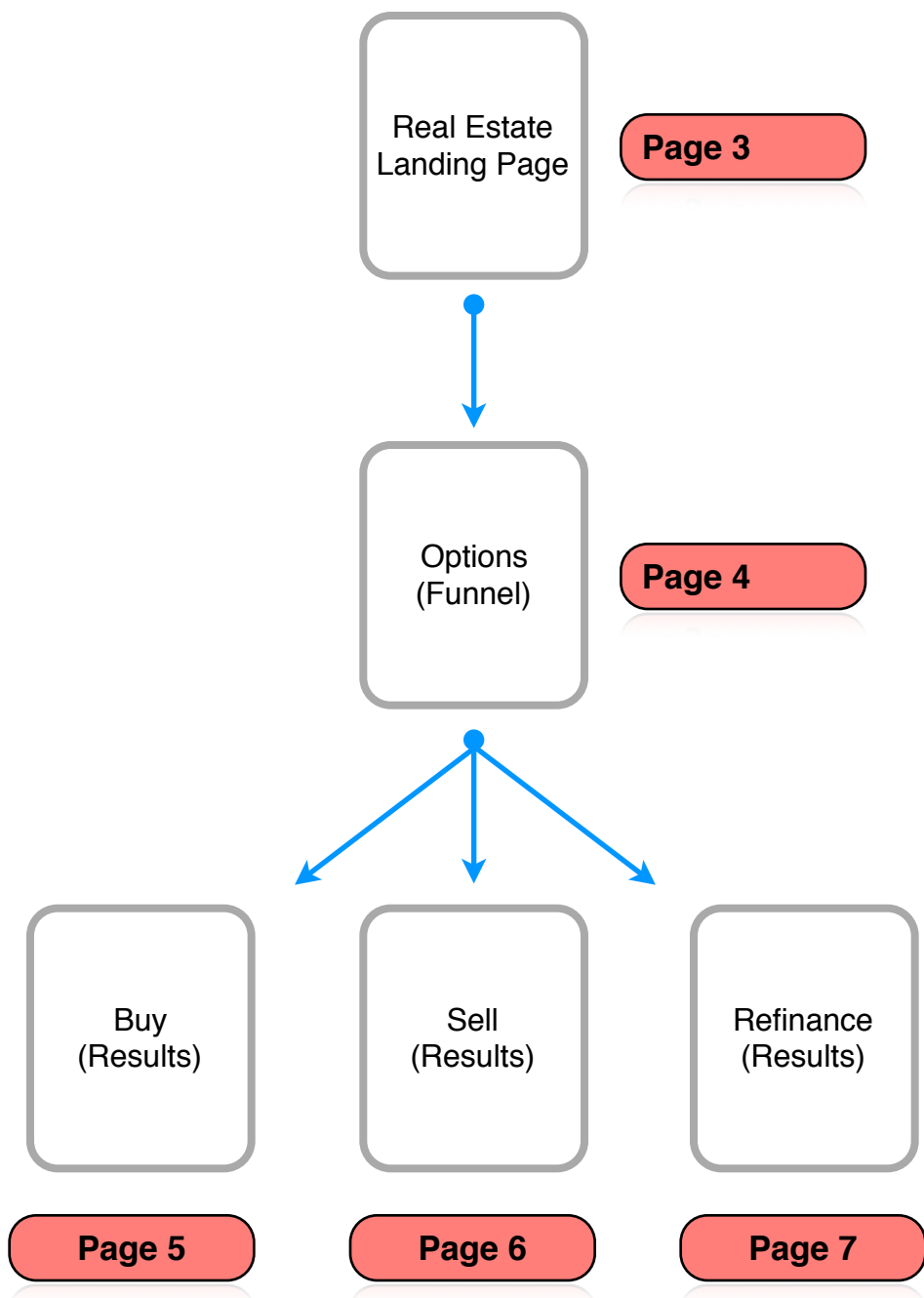


# Bankrate

<b>Project</b>	<b>Bankrate Real Estate Flows</b>
<b>Author</b>	<b>Robert Santore</b>
<b>Date</b>	<b>November 16, 2012</b>
<b>Version</b>	<b>Working Draft v1.0</b>

Document Flow



This document contains 5 “possible” pages.

1. Landing page
2. Options (funnel page)
3. Results Page : Buy
4. Results Page : Sell
5. Results Page : Refinance

Each of the results pages could contain a tabbed interface for easily switching between filtered results. Or, the tabs could be buttons which load a new page in order to build page views.

Real Estate : Landing Page

The mockup shows a browser window with the URL 'http://www.bankrate.com'. The page header includes the Bankrate logo and a navigation bar. The main content is organized into several sections:

- Real Estate:** A section with a text introduction and three prominent blue buttons: 'Looking to buy a home', 'Looking to sell a home', and 'Looking to refinance a home'.
- Latest Headline:** A section featuring a placeholder image and a text block.
- Blogs:** A section with two placeholder images and text blocks.
- Real Estate Advice:** A section with a placeholder image and text block.
- Featured Articles:** A section with three text blocks.
- Interest Rate Trends & Analysis:** A section containing a video player, a list of interest rates (COFI, LIBOR, Prime Rate), and tracking rates.

On the right side of the page, there is a widget titled 'Overnight Average Rates (APR)' and several 'Advertisement' placeholders of various sizes.

User clicks on a button to start the process of navigating through to desired results

A Overnight Mortgage Averages widget

B Geo-targeted sponsorship opportunities - and or local "micro-banner ads"

C Real estate targeted new, blogs, advice and content.

Real Estate : Options/Funnel

The mockup shows a browser window with the URL 'http://www.bankrate.com'. The page header includes the Bankrate logo and an advertisement placeholder. The main content area is titled 'Real Estate' and features a search section with filters for 'By City/State', 'ZIP Code', 'Property Type', 'Choose State', and 'Choose City'. Below this are sections for 'Latest Headline', 'Blogs', 'Real Estate Advice', and 'Featured Articles'. A right-hand sidebar displays 'Overnight Average Rates (APR)' with a table of rates and several advertisement placeholders. The footer contains a dark blue bar.

Search / filter option.

Users can choose a property type - "land, Single family home, condos, etc."

Users can search by Sate /City or by ZIP code

code  
sate /City or by ZIP  
code

Real Estate : Buy/Results

A	Page Title
B	Sponsorship opportunity
C	Tabs specific to displayed property
D	Property value estimate
E	Basic property details
F	Street level map with other comparable properties
G	Basic property description and sale history summary
H	<p>Tabs that flip to BR rate tables for:</p> <ul style="list-style-type: none"> <li>Purchase: if your selling, you most likely are buying - this could link to the landing page or load content into the tab's DIV</li> <li>Refinance: Its common to weigh the options and we should give the user the ability to see if refinancing is a better solution then selling</li> <li>Property/Area Details</li> </ul>
I	Standard BR Overnight Mortgage Averages
J	Public records information
K	Property tax information
L	Local targeted/ national (Home Depot etc) banner ads
M	Property specific price history (public records)
N	Rate this area widget
O	Additional area information - such as schools, crime, shopping etc.
P	Listings with links of comparable properties
Q	Local real estate agents. Could be randomly pulled or premium paid listings.
R	Contact the agents widget. Check box next to agent name enables user to contact multiple agents simultaneously

**Bankrate**  
http://www.bankrate.com

**Real Estate**

**<% Sell %> <Whats My House Worth?>**

Advertisement

BR Estimate **\$750,000**

Are you the owner? Add facts to improve this estimate. Request a professional estimate from a local expert.

Bedrooms: 2  
Bathrooms: 2  
Property Type: Single-Family Home  
Size: 1,460 sqft  
Lot: 4,271 sqft  
Year Built: 1939  
Zip: 92651

Overnight Average Rates (APR)

Mortgage 30 yr fixed	3.68%	Change	↓ 0.07%	3.75%	Last Week
Used Car 36 month	3.68%	Change	↑ 0.03%	3.71%	Last Week
CD 1 year	3.68%	Change	-0.00%	3.68%	Last Week

**Public Records for 47 S Portola**

• Single Family Residential  
• 2 Bathrooms  
• Lot Size: 4,271 sqft  
• Stories: 1 story  
• 6 Rooms  
• County: Orange

• 2 Bedrooms  
• 1,460 sqft  
• Built In 1939  
• Parking: Built-in  
• Fireplace  
• Tax Rate Code Area: 5-029

**Property Taxes for 47 S Portola**

Year	Value	Land	Improvements	Total	Taxes
2011	Assessed	\$1,814,820	+ \$84,180	= \$1,899,000	\$20,647

**Price History for 47 S Portola**

Date	Event	Price	Source
10/05/2010	Sold	\$1,899,000	Public records
08/23/2005	Sold	\$2,325,000	Public records
01/07/2005	Sold	\$1,955,000	Public records
02/07/2000	Sold	\$855,000	Public records

**Rates and Review this area around 47 S Portola**

Rate this area: ☆☆☆☆☆  
Rate these Categories: ☆☆☆☆☆  
Safety: ☆☆☆☆☆  
Pet-friendly: ☆☆☆☆☆  
Walkability: ☆☆☆☆☆  
Restaurants & Shopping: ☆☆☆☆☆

Overall area rating: ☆☆☆☆☆ Excellent  
Top rated categories:  
☆☆☆☆☆ Parks & Recreation  
☆☆☆☆☆ Schools  
☆☆☆☆☆ Cleanliness  
☆☆☆☆☆ Pet-friendly  
Total ratings: 612 | View all ratings

**Comparables**

Address	Distance	Property Type	Sold Price	Sold Date	Bed	Bath	Sqft
47 S Portola	0.00 mi	Single-Family Home	\$1,899,000	10/05/10	3	2	1,460
15 S Orange St, Laguna Beach, CA	0.16 mi	Single-Family Home	\$1,600,000	05/08/12	2	2	1,281
10 S La Brea Dr, Laguna Beach, CA	0.26 mi	Single-Family Home	\$1,775,000	4/05/12	2	2	1,285
777 La Brea Dr, Laguna Beach, CA	0.27 mi	Single-Family Home	\$1,611,000	04/04/12	4	2	1,923
2000 La Brea Dr, Laguna Beach, CA	0.28 mi	Single-Family Home	\$1,675,000	01/05/12	4	4 1/2	3,109

**Contact local agents near 47 S Portola**

First & Last Name (555)555-1212 ☆☆☆☆☆  Contact Me

First & Last Name (555)555-1212 ☆☆☆☆☆  Contact Me

First & Last Name (555)555-1212 ☆☆☆☆☆  Contact Me

First & Last Name (555)555-1212 ☆☆☆☆☆  Contact Me

From: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Subject: \_\_\_\_\_  
Label: \_\_\_\_\_  
Message: I am searching for a home in 92651 and I found 47 S Portola, Laguna Beach CA 92651 with 2 bedrooms, 2 bathrooms. Please send me more information about this or other similar listings in this area.

By sending, you agree to Bankrate's Terms of Use and Privacy Policy.

Real Estate : Sell/Results

User can flip between properties by clicking on a listing displayed on the map

A	Listing price
B	Listing agent contact button
C	Basic property details
D	Additional property photos, launches light-box style - slide show . Clicking on the main property image does as well
E	<p>Tabs that flip to BR rate tables for:</p> <ul style="list-style-type: none"> <li>• Purchase: if your selling, you most likely are buying - this could link to the landing page or load content into the tab's DIV</li> <li>• Refinance: Its common to weigh the options and we should give the user the ability to see if refinancing is a better solution then selling</li> <li>• Property/Area Details</li> </ul>
F	<p>Property specific information - public records, taxes, price history.</p> <p>Area ratings posted by other users.</p>
G	Listings with links of comparable properties
H	Local real estate agents. Could be randomly pulled or premium paid listings.
i	Contact the agents widget. Check box next to agent name enables user to contact multiple agents simultaneously

**Bankrate** Advertisement

**Real Estate**

<% Buy %>  
 Lorem dolor sit amet, consectetur adipiscing elit. Mauris eget urna quis elit suscipit molestie eu quis tellus. Aliquam sit amet dui vitae mi auctor varius.

Comparables Schools Estimates Crimes Amenities Transit

**List Price: \$1,750,000**  
 47 South Portola  
 Laguna Beach, CA 92651  
 Listed By: First & Last Name Prudential (555)555-1212

Bedrooms: 2  
 Bathrooms: 2  
 Property Type: Single-Family Home  
 Size: 1,460 sqft  
 Lot: 4,271 sqft  
 Year Built: 1939

16 for sale properties, \$2,001,250 average price  
 13 sold properties, \$1,874,538 average price

**Public Records for 47 S Portola**  
 Lorem ipsum dolor sit amet, consectetur adipiscing  
 • Single Family Residential • 2 Bedrooms  
 • 2 Bathrooms • 1,460 sqft  
 • Lot Size: 4,271 sqft • Built in 1939  
 • Stories: 1 story • Parking: Built-in  
 • 6 Rooms • Fireplace  
 • County: Orange • Tax Rate Code Area: 5-029

**Property Taxes for 47 S Portola**

Year	Value	Land	Improvements	Total	Taxes
2011	Assessed	\$1,814,820	+ \$84,180	= \$1,899,000	\$20,647

**Price History for 47 S Portola**

Date	Event	Price	Source
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01/07/2005	Sold	\$1,955,000	Public records
02/07/2000	Sold	\$855,000	Public records

**Rates and Review this area around 47 S Portola**

Rate this area: ☆☆☆☆☆ Overall area rating: ☆☆☆☆☆ Excellent  
 Rate these Categories: Safety ☆☆☆☆☆ Top rated categories: Parks & Recreation ☆☆☆☆☆ Schools ☆☆☆☆☆ Cleanliness ☆☆☆☆☆ Pet-friendly ☆☆☆☆☆  
 Total ratings: 612 | View all ratings

Address	Distance	Property Type	Sold Price	Sold Date	Bed	Bath	Sqft
1 S Southampton Dr, Laguna Beach, CA	0.35 mi	Single-Family Home	\$1,650,000	09/04/12	3	2	1,807
10 Southampton Dr, Laguna Beach, CA	0.38 mi	Single-Family Home	\$1,600,000	5/08/12	2	2	1,281
66 S La Senda Dr, Laguna Beach, CA	0.26 mi	Single-Family Home	\$1,775,000	4/20/12	2	2	1,296
7 N Vista Dr, Laguna Beach, CA	0.27 mi	Single-Family Home	\$1,810,000	6/04/12	4	2	1,923
10000 Via Gloria, Dana Point, CA	0.28 mi	Single-Family Home	\$1,875,000	8/06/12	4	4 1/2	3,009

**Contact local agents near 47 S Portola**

First & Last Name (555)555-1212 ☆☆☆☆☆ 26  Contact Me

First & Last Name (555)555-1212 ☆☆☆☆☆ 26  Contact Me

First & Last Name (555)555-1212 ☆☆☆☆☆ 26  Contact Me

First & Last Name (555)555-1212 ☆☆☆☆☆ 26  Contact Me

From  
 Email  
 Phone  
 Subject  
 Label  
 Message  
 I am searching for a home in 92651 and I found 47 S Portola, Laguna Beach CA 92651 with 2 bedrooms, 2 bathrooms. Please send me more information about this or other similar listings in this area.

By sending, you agree to Bankrate's Terms of Use and Privacy Policy. Send

Real Estate : Refinance/Results

Property location displayed on map

A	Estimated property value
B	Option to update this property profile if legal owner
C	Basic property details
D	Tabs that flip to BR rate tables for: <ul style="list-style-type: none"> <li>Refinance rates</li> <li>Property/area details</li> </ul>
E	Bankrate refinance rates table
F	Map with comparable properties
G	Listings with links of comparable properties

The screenshot shows the Bankrate website interface for a real estate listing. At the top, there's a navigation bar with 'Bankrate' and 'Advertisement'. Below that, the main heading is 'Real Estate' with a sub-heading '<% Refi %><Whats My House Worth?>'. The page is divided into several sections: a map showing the property location at 47 S Portola, a property profile with details like 'BR Estimate \$750,000', 'Bedrooms: 2', 'Bathrooms: 2', 'Property Type: Single-Family Home', 'Size: 1,460 sqft', 'Lot: 4,271 sqft', and 'Year Built: 1939'. Below the map and profile, there are tabs for 'Home Facts', 'Map & Nearby', 'Refinance', 'Comparables', 'Trends', 'Schools', and 'Careers'. The 'Refinance' tab is active, showing a table of mortgage rates for 'MORTGAGE RATES: WEST PALM BEACH, FL'. The table includes columns for 'Rate', 'APR', 'Payment', and 'Fees in APR'. Below the refinance table, there's a 'Comparables' section with a map showing nearby properties and a table of comparable listings with columns for 'Address', 'Distance', 'Property Type', 'Sold Price', 'Sold Date', 'Bed', 'Bath', and 'Sqft'. Annotations A through G are placed on the page to highlight specific features: A points to the BR Estimate, B points to the 'Are you the owner?' link, C points to the property details, D points to the 'Refinance Rates' and 'Property/Area Details' tabs, E points to the refinance rates table, F points to the map, and G points to the comparable properties table.