



# **Program Overview**

## **For NABOR**

## How searching for a new home has changed:

- Over 90% of homebuyers begin their search and view property listings online
- Over 72% of these homebuyers then *EXIT the listing* to search for mortgage information on other sites *with no link back to that property listing*

RatePlug lets them view financing information *WHILE* they are viewing properties by displaying your lending partner's mortgage information within the MLS property listings.

## How RatePlug benefits you:

- Included as part of the suite of services available to every Agent who belongs to NABOR. *No Additional Cost to participate.*
- Studies show that Agents using RatePlug have experienced shorter time frames in listings going from “list date” to “contract date”\* SELL HOMES FASTER!
- You tell us the lender or lenders you want to work with.
- Agents have access to professional, co-branded marketing flyers for their listings
- RatePlug protects you from the industry compliance requirements that impact *ALL* real estate professionals

\* Based on data from major MLS markets




# How RatePlug works within the MLS System

When participating Agents send property listings to their customers, they can select the 'Public Full w/RatePlug' where real time mortgage information is displayed at the bottom of each listing.

**RESIDENTIAL**

[W Legacy Ln Rogers, 72758](#)      Sub Type: **House**      List: **\$345,000**  
 DOM: **1**



1 / 28

**ML#:**      **Active**

County: **Benton**      Beds: **5**

Type: **Traditional**      FB/HB: **3/0**

Subdivision: **Legacy Estates**      Apx Htd SF: **3,095**

School Dist: **Rogers**      SF Source: **Ag**

Basement: **No**      Acres: **0.29**

Garage/Cpt: **3/Garage/Attached**      Apx Yr Blt: **2006**

Driveway: **Concrete**      Levels: **2**

Covenant:      Lot/Bk:      Disclosure: **Yes**

DisabledAcc: **No**      Zoning:      Monthly Fee

Tubs/Shwr: **Combo2, WalkIn 1, Whirl1**      Taxes: **\$3,222**

Flood Zone:      Parcel ID:

[View Live Mortgage Info](#)

Rooms Information				
Room	Dimensions	Level	Room	Level
MstBd		M	MstBth	M
BedRm		M	BedRm	2
FBath		M	BedRm	2
			Eat-In	M
			Kitchen	M
Fml-DR		M	Util Room	M

**Property Information**

Lndscp: **Prof Landscaped**      Lot Dim: **29x41x34x162x85x121**  
 Lot Desc: **Cul-De-Sac, In Subdivision, Landscaped**  
 Legal:      Homestead Tax Credit: **YN** Yes

**Amenities:** Blinds, Ceiling Fans, Granite Counters, Ice Maker Connection, Pantry, Split Floor Plan, Walk-In Closets, Washer/Dryer Connection

**Appliances:** Countertop, Dishwasher, Electric, Garbage Disposal, Hood, Microwave, Oven, Range, Self Cleaning

**Equipment:** Garage Door Opener, Security System, Smoke Detector, Sprinkler

**Wtr/Lake:** Not Applicable


**Features:** Heat Sys: 2/Central, Gas; Patio: Covered, Patio; Roads: Public; Utilities: Cable, Electric, Gas Public, Sewer Public, Water Public; Wtr Htr: 1/Gas; Windows: Double Pane, Vinyl; Det Bldg SF:      Roof: Asphalt Shingle

**Public Remarks:** Gorgeous home in thriving area of NWA, seconds away from I-49. Inside and out, this home has style. Open, split floor plan with formal dining room, living room, and kitchen in the perfect layout for entertaining guests. Living room has lots of natural light and beautiful gas log fireplace with blower. The kitchen features granite tops, island, & stainless appliances, including new Bosh dishwasher and microwave. Hardwood floors in dining room and kitchen. Large master suite with tray ceilings and an incredible bath with spa tub, walk in shower, and dual vanities. The other bedrooms are also large with walk-in closets. Covered patio out back leads to privacy fenced backyard. This home is amazing!

**Directions:** From I-49, take Exit 81 west down Pleasant Grove Rd.

**Mortgage Payment Options for 000 Main St. - Bentonville, AR 72712 - MLS: 12345**

**1** Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

 <p><b>Sample Lender</b></p> <p>Demonstration Account (555) 123-4567 Demo: E-mail address displays here</p> <p><b>Key Info</b></p> <p>Down Payment: \$60,000</p> <p>Mortgage Payment: <b>\$1,146</b></p> <p>Rate: 4.000%</p> <p>APR: 4.056%</p> <p>Taxes: \$167</p> <p>Ins./HOA Dues: \$148</p> <p>PMI: \$0</p> <p>Mo. Payment: <b>\$1,461</b></p>	<p>30 Year Fixed</p> <p>\$60,000</p> <p><b>\$1,146</b></p> <p>4.000%</p> <p>4.056%</p> <p>\$167</p> <p>\$148</p> <p>\$0</p> <p>\$1,461</p>	<p>15 Year Fixed</p> <p>\$60,000</p> <p><b>\$1,716</b></p> <p>3.500%</p> <p>3.595%</p> <p>\$167</p> <p>\$148</p> <p>\$0</p> <p>\$2,031</p>	<p>5/1 ARM</p> <p>\$60,000</p> <p><b>\$1,288</b></p> <p>5.000%</p> <p>3.856%</p> <p>\$167</p> <p>\$148</p> <p>\$0</p> <p>\$1,603</p>	<p>3/1 ARM</p> <p>\$60,000</p> <p><b>\$1,192</b></p> <p>4.330%</p> <p>3.448%</p> <p>\$167</p> <p>\$148</p> <p>\$0</p> <p>\$1,507</p>
	<p>Demonstration Account (555) 123-4567 Demo: E-mail address displays here</p>			
	<p>Personalize Your Mortgage</p>			
	<p>Estimated Sales Price: \$</p>			
	<p>Down Payment: Amount or Percent</p> <p>\$ 20% ▾</p>			
	<p><b>CALCULATE</b></p>			
	<p>Asking Price of \$300,000 with a Down Payment of 20.0% and a Loan Amount of \$240,000. ARM loan payment &amp; interest rates will change during term. <a href="#">Click Key Info</a> for required disclosure. Ins. = Home Owners Insurance <a href="#">Click here</a> for relationship disclosure.</p>			

**Enlarged view of RatePlug display:** your homebuyer can view accurate payment options for several mortgage products from your trusted lender. They can also interact with the display to personalize the financing information.

If they click on the "Key Info" link...

Mortgage Payment Options for 000 Main St. - Bentonville, AR 72712 - MLS: 12345

**i** Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.



**Sample Lender**  
Demonstration Account  
(555) 123-4567  
Mobile: (555) 666-7777  
E-mail Demonstration  
Turned off for Demo

Sample Lender	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
<b>KEY INFO</b>				
Down Payment:	\$60,000	\$60,000	\$60,000	\$60,000
Mortgage Paymt:	<b>\$1,146</b>	<b>\$1,716</b>	<b>\$1,288</b>	<b>\$1,192</b>
Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.056%	3.595%	3.856%	3.448%
Taxes:	\$167	\$167	\$167	\$167
Ins./HOA Dues:	\$148	\$148	\$148	\$148
PMI:	\$0	\$0	\$0	\$0
<b>Mo. Payment:</b>	<b>\$1,461</b>	<b>\$2,031</b>	<b>\$1,603</b>	<b>\$1,507</b>

Personalize Your Mortgage

Estimated Sales Price:  
\$


Down Payment:  
Amount or Percent  
\$  20% ▾

**CALCULATE**

Asking Price of \$300,000 with a Down Payment of 20.0% and a Loan Amount of \$240,000. ARM loan payment & interest rates will change during term. [Click Key Info for required disclosure.](#) Ins. = Home Owners Insurance [Click here for relationship disclosure.](#)

...they will view the Lender's expanded product menu and they can also email a question about financing to the lender or request services such as pre-approval to avoid financing issues later.

Property Summary Information - MLS: 12345
Demo Agent Company



Larger Picture

**Address:** 000 Main St. - Bentonville, AR 72712 - MLS: 12345

**Asking:** \$300,000      **Bedrooms:** 4      **Baths:** 3

**Year Built:** 2004      **Appx. Sq. Ft:** 2600      **Lot Size:** 1 Acre

To schedule a showing of this property, please contact:

Agent name and contact info appears here

**For informational purposes only:** Demo Agent Company is not a mortgage lender. Contact Sample Lender directly for more information about mortgage products and your eligibility.

Demonstration Account of Sample Lender

[Print Page](#)   [E-mail Page](#)

**This is a RatePlug SAMPLE Lender Detail Example** - Affiliated Agent Lender will appear here.

Since this is a Report SAMPLE and the Mortgage Payments are not using LIVE Interest Rates, please don't contact the SAMPLE Loan Officer since the e-mail address and phone numbers are not real and no response will be offered.

**Sign up for RatePlug:** [Click Here](#) or Call (877) 710-0808.

Available Programs from Sample Lender

**!** *Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.*

The payments below assume an Asking Price of \$300,000 for 000 Main St. - Bentonville, AR 72712 - MLS: 12345.

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
<b>Loan Amount:</b>	\$240,000	\$240,000	\$240,000	\$240,000
<b>Down Payment:</b>	\$60,000	\$60,000	\$60,000	\$60,000
<b>Term (Months):</b>	360	180	360	360
<b>Interest Rate:</b>	4.000%	3.500%	5.000%	4.330%
<b>APR:</b>	4.056%	3.595%	3.856%	3.448%
<b>Points:</b>	0	0	0	0
<b>Monthly Payment</b>				
<b>Principal &amp; Interest:</b>	\$1,146	\$1,716	\$1,288	\$1,192
<b>Taxes:</b>	\$167	\$167	\$167	\$167
<b>Insurance:</b>	\$48	\$48	\$48	\$48
<b>HOA/Dues/Fees:</b>	\$100	\$100	\$100	\$100
<b>PMI:</b>	\$0	\$0	\$0	\$0
<b>Total Payment*:</b>	\$1,461	\$2,031	\$1,603	\$1,507

\*Total payment includes an estimation of principal and interest payment, property taxes, HOA/dues/fees, home owners insurance and private mortgage insurance (PMI) if applicable. Monthly Payment amounts above are based on estimates, may be greater and may not apply to your situation and can change without notice.


**Enter an Estimated Offer Price and Down Payment in order to see your specific payment scenario:**

<b>1</b> Estimated Offer Price:	<b>2</b> Down Payment or	Percent:	
\$ <input type="text"/>	\$ <input type="text"/>	20% ▼	<b>CALCULATE</b>

**Generated:** 4/7/2016. Payments are estimates. Actual Payments may be greater. See below for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate. ARM Rates may increase after

In other buyer facing reports, a link to the mortgage information will be displayed under the property photo.

[W Legacy Ln Rogers, 72758](#) RESIDENTIAL



Sub Type: **House** List: **\$345,000**  
 DOM: **1**

ML#: **Active**

County: **Benton** Beds: **5**  
 Type: **Traditional** FB/HB: **3/0**  
 Subdivision: **Legacy Estates** Apx Htd SF: **3,095**  
 School Dist: **Rogers** SF Source: **Ag**  
 Basement: **No** Acres: **0.29**  
 Garage/Cpt: **3/Garage/Attached** Apx Yr Blt: **2006**  
 Driveway: **Concrete** Levels: **2**  
 Covenant: Lot/Bk:   
 DisabledAcc: **No** Zoning:   
 Tubs/Shwr: **Combo2, WalkIn1, Whirl1** Disclosure: **Yes**  
 Flood Zone: Taxes: **\$3,222** Monthly Fee   
 Parcel ID:

1 / 28 🔍 📄 ▶

[View Live Mortgage Info](#)

---

Rooms Information

Room	Dimensions	Level	Room	Dimensions	Level	Room	Dimensions	Level
MstBd		M	MstBth		M	BedRm		M
BedRm		M	BedRm		2	BedRm		2
FBath		M	FBath		2	Eat-In		M
						Kitchen		M
Fml-DR		M	LivRm		M	Util Room		M

---

Property Information

Lndscp: **Prof Landscaped** Lot Dim: **29x41x34x162x85x121**  
 Lot Desc: **Cul-De-Sac, In Subdivision, Landscaped**  
 Legal:  
 Homestead Tax Credit YN**Yes**

---

Amenities

Amenities: **Blinds, Ceiling Fans, Granite Counters, Ice Maker Connection, Pantry, Split Floor Plan, Walk-In Closets, Washer/Dryer Connection**  
 Appliances: **Countertop, Dishwasher, Electric, Garbage Disposal, Hood, Microwave, Oven, Range, Self Cleaning**  
 Equipment: **Garage Door Opener, Security System, Smoke Detector, Sprinkler**  
 Wtr/Lake: **Not Applicable**

---

Features

A/C:	<b>2/Central, Electric</b>	Heat Sys:	<b>2/Central, Gas</b>
Exterior:	<b>Brick, Rock</b>	Patio:	<b>Covered, Patio</b>
Fencing:	<b>Backyard, Wood Privacy</b>	Roads:	<b>Public</b>
Fireplace:	<b>1/Gas Logs</b>	Utilities:	<b>Cable, Electric, Gas Public, Sewer Public, Water Public</b>
Floor:	<b>Carpet, Ceramic Tile, Wood</b>	Wtr Htr:	<b>1/Gas</b>
Foundation:	<b>Concrete Slab</b>	Windows:	<b>Double Pane, Vinyl</b>
Det Bldg:	<b>Not Applicable</b>	Det Bldg SF:	<b></b>
Exclusions:	<b></b>	Roof:	<b>Asphalt Shingle</b>

Public Remarks: **Gorgeous home in thriving area of NWA, seconds away from I-49. Inside and out, this home has style. Open, split floor plan with formal dining room, living room, and kitchen in the perfect layout for entertaining guests. Living room has lots of natural light and beautiful gas log fireplace with blower. The kitchen features granite tops, island, & stainless appliances, including new Bosh dishwasher and microwave. Hardwood floors in dining room and kitchen. Large master suite with tray ceilings and an incredible bath with spa tub, walk in shower, and dual vanities. The other bedrooms are also large with walk-in closets. Covered patio out back leads to privacy fenced backyard. This home is amazing!**

Directions: **From I-49, take Exit 81 west down Pleasant Grove Rd.**



## **Property Flyer System**

Allows listing Agents to receive co-branded open house flyers containing property and mortgage payment information from their participating lender

# Property Flyer Sample (multiple templates available)

Flyers are easily generated by your lending partners and can be emailed for your open house events and general marketing purposes.

The recommended disclaimer language from NAR is included to protect the Agent and Broker from new FTC standards.

RatePlug archives every flyer or MLS display for up to 10 years to meet the record keeping guidelines established under the same FTC-MAP ruling for ALL real estate professionals.

All flyers comply with the TRID ruling as well.



**123 Any Street, Any Town, USA 12345**  
**4 Bedrooms, 4 Baths**  
MLS: 01245367

**Listing Description:**  
Largest Summit model on the best street in prestigious Gated Neighborhood. What a floor plan with office/music room, formal living room w/ fireplace, formal dining room, downstairs bedroom suite w/ bath, spacious family room with open kitchen area, plus a huge backyard with covered porch.

**Purchase Price:** \$799,900  
**Annual Taxes (est.):** \$13,819  
**Annual Insurance (est):** \$1,400  
**Association Fee (monthly):** \$25

**AGENT'S COMPANY LOGO**

**Heather Smith**  
AnyTown Realty, Inc.  
(555) 657-1234  
heather@realty.com

Agent's  
Photo  
Here



**Additional Details:**

MLS #: 07091280  
Bedrooms: 4  
Bathrooms: 2 1/2  
County: DuPage  
Year Built: 1996  
Lot Dimensions: 75X220  
Living Room Size: 13X13  
Dinning Room Size: 14X13  
Kitchen Size: 14X12  
Family Room Size: 20X18  
Master Bedroom Size: 16X15  
2nd Bedroom Size: 13X13  
3rd Bedroom Size: 13X12  
4th Bedroom Size: 13X13  
Basement: Full  
Garage: Attached, 2 Car  
Garage, Garage Door Opener/s (Auto)  
Features: Deck, Patio, Vaulted/Cathedral Ceiling, Skylight/s, Porch

**For Informational purposes only:** Anytown Realty is not a mortgage lender. Contact YourCo Lending Inc. directly for more information about its products and your eligibility.

Housing Payment Information			
Payment Details	15 YR FX	30 YR FX	5/1 ARM
Down Payment	20.00 %	10.00 %	10.00 %
Loan Amount	\$556,000	\$625,500	\$625,500
Interest Rate	6.250%	5.750%	6.000%
Points / APR	0.000 / 6.33%	0.000 / 6.12%	0.000 / 6.01%
<b>Principal &amp; Interest</b>	<b>\$4,767.27</b>	<b>\$3,650.25</b>	<b>\$3,750.19</b>
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
<b>Total Payment*</b>	<b>\$5,762.23</b>	<b>\$4,916.26</b>	<b>\$5,083.96</b>

**LOAN OFFICER COMPANY LOGO**

**Bill Jones**  
YourCo. Lending, Inc.  
(555) 257-7584  
bjones@lending.com

Loan  
Officer  
Photo  
Here

**LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE**

10

## Program Summary

- No Additional Cost for NABOR members to participate\*
- Provides your homebuyers with valuable financing information and helps you sell homes faster!
- You select your lending partners to display (up to 3)
- Property Flyers for your listings and open houses
- RatePlug protects you from the FTC MAP guidelines

\* Lenders are required to pay a license fee to be displayed

contact us with any questions  
(877) 710-0808

[www.rateplug.com/nabor](http://www.rateplug.com/nabor) for information or to enroll