



**Program Overview**

**For Lenders in the**

**NABOR (N.W. Arkansas) market**

## **RatePlug Automated Marketing Program gives you:**


1. Display of your contact information and mortgage products directly within the property listings your Agents send to their homebuyers through the MLS system!
2. Auto-email alerts notify you whenever your Agents list a new property or schedules an open house through the MLS system!
3. Create co-branded property flyers with property info, pictures and your mortgage information in seconds!
4. Protection from FTC MAP record keeping guidelines
5. One low annual cost allows you to work with as many Agents as you want!

**Now you can truly partner with your Agents!**

# **How RatePlug works within the MLS System**

Within the MLS system that your agents use everyday, a new report has been added that will allow the Agent and their home buyers to view your mortgage information and payments specific to each property sent to the home buyer through the MLS system.

**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: Zoning: **Disclosure: Yes**  
 DisabledAcc: **No** Tubs/Shwr: **Combo2, Walk-In 1, Whirl 1** Monthly Fee  
 Flood Zone: Taxes: **\$3,222**  
 Parcel ID:

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[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
Fml-DR		M	LivRm	M	Kitchen			M
					Util Room			M

**Property Information**  
 Lot Dim: **29x41x34x162x85x121**

Lndscp: **Prof Landscaped**  
 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**

**Exclusions**  
 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

**ⓘ 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 Demo: E-mail address displays here				Personalize Your Mortgage
	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	
<b>Sample Lender</b>					Estimated Sales Price: \$
<b>Key Info</b>					Down Payment: Amount or Percent
Down Payment:	\$60,000	\$60,000	\$60,000	\$60,000	\$ 20% ▾
Mortgage Paymt:	\$1,146	\$1,716	\$1,288	\$1,192	<b>CALCULATE</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	
Mo. Payment:	\$1,461	\$2,031	\$1,603	\$1,507	


Asking Price of \$345,000 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.](#)

**Enlarged view of RatePlug display:** the homebuyer can view accurate payment options for several mortgage products from your product line that you easily maintain in RatePlug's database. 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	Demonstration Account (555) 123-4567 Demo: E-mail address displays here			
<b>KEY INFO</b>	<u>30 Year Fixed</u>	<u>15 Year Fixed</u>	<u>5/1 ARM</u>	<u>3/1 ARM</u>
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 your expanded product menu and they can also email a question about financing 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

**i** 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>				
Principal & Interest:	\$1,146	\$1,716	\$1,288	\$1,192
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$48	\$48	\$48	\$48
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$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:

**1** Estimated Offer Price:

\$

**2** Down Payment or

\$

Percent:


20% ▼

**CALCULATE**

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 so your information will be accessible through several points.

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



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Type: **Traditional**  
Subdivision: **Legacy Estates**  
School Dist: **Rogers**  
Basement: **No**  
Garage/Cpt: **3/Garage/Attached**  
Driveway: **Concrete**  
Covenant: **No** Lot/Bk:  
DisabledAcc: **No** Zoning:  
Tubs/Shwr: **Combo2, WalkIn 1, Whirl1**  
Flood Zone: **Taxes:\$3,222**  
Parcel ID:

List: **\$345,000**

Beds: **5**  
FB/HB: **3/0**  
Apx Htd SF: **3,095**  
SF Source: **Agt**  
Acres: **0.29**

Apx Yr Blt: **2006**  
Levels: **2**  
Disclosure: **Yes**  
Monthly Fee

[View Live Mortgage Info](#)

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

Property Information

Lot Dim: **29x41x34x162x85x121**

Landscp: **Prof Landscaped**  
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: **2/Central, Electric**  
Exterior: **Brick, Rock**  
Fencing: **Backyard, Wood Privacy**  
Fireplace: **1/Gas Logs**  
Floor: **Carpet, Ceramic Tile, Wood**  
Foundation: **Concrete Slab**  
Det Bldg: **Not Applicable**  
Exclusions:  
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 & Alerts**

Allows you to create co-branded open house flyers containing property and mortgage payment information for your Agent's listings and open house events

# Auto-Alert System

You will receive an email alert from RatePlug whenever one of your participating agents either; lists a new home in the MLS, or schedules an open house.

Chris,

Below is a list of new Property Listings by your Participating RatePlug Agents:

**Agent: John Westmore**

06681300 - LOT 20 LANDON CIR - HADDENFIELD - \$460,000 ([Create Property Flyer](#))

**Agent: Andrea Straub**

01245367 – 927 ORCHARD LN – HADDENFIELD - \$799,900 ([Create Property Flyer](#))

06697507 - 600 N FAIRBANKS # 1401 - HADDENFIELD - \$1,090,000 ([Create Property Flyer](#))

To create an open house flyer, click on 'Create Property Flyer' next to the listed property, or log into the Rate Plug System and go to 'Create Property Flyer' from the main menu.

**RatePlug/HandHeld Power**

[www.rateplug.com/mlsli](http://www.rateplug.com/mlsli)

[info@rateplug.com](mailto:info@rateplug.com)

**(877)710-0808 Toll Free**

**(630)848-4337 fax**

# Property Flyer Sample (multiple templates available)

Flyers are generated in a few moments to be printed or emailed to your agent for open house events and other marketing needs.

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

RatePlug archives every flyer or MLS display for 6 years to meet the record keeping guidelines established under the same FTC-MAP ruling for ALL real estate professionals

Flyers are also TRID compliant



**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  
 Dining 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

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# Program Summary

- Get exposure to homebuyer early in the process through the system the Agents use!
- Builds relationships with existing and new Realtor referral sources
- Receive alerts from RatePlug notifying you when your agents list new homes, or schedules open house events.
- Creates open house flyers for Agents in seconds
- FTC-MAP record keeping compliant!
- We train you how to use the tool and market to your Agents
- Low annual fee allows LO to work with multiple Agents

**Enroll on this site Now!**

contact us with any questions  
(877) 710-0808  
enroll on this site or [www.rateplug.com/nabor](http://www.rateplug.com/nabor)