



Program Overview

For CRMLS Members

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 CRMLS. *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 your listings
- RatePlug protects you from the new FTC MAP record keeping requirements that impact *ALL* real estate professionals


* Based on data from 7 major MLS markets viewing over 50,000 real estate transactions

How RatePlug works within the MLS System

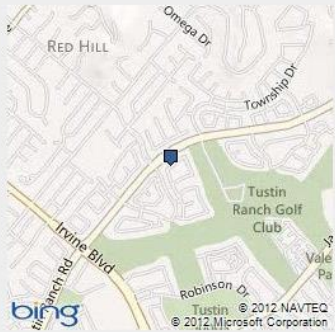
Status: **Active**
List Date: **08/22/2011**

WOODHALL WY, Tustin 92782
ML#:
PType: **SFR/D**

List Price: **\$839,000 - \$800,000**
Orig. Price: **\$865,000**



[Virtual Tour](#)



1 / 17 BEAUTIFUL MEDITERRANEAN HOME. PR...

Bed:	4	APN:		YrBuilt:	1994/ASR	Area:	89
Bath(F,T,H,Q):	2,1,0,0	Zone:		Style:	Mediterranean	MB:	830F3
Sqft (Src):	2,674 (Public Records)	Ac/LotSqft (Src):	0.163/7,093 (A)	Complex:	Palo Vista	DOM:	214
\$/Sqft:	\$314	Lot Dim:		#Units:	0	CDOM:	318
Stories:	Two Level	Land:	Fee	HOA:	\$48/\$87	View:	No
Entry Location:	Ground Level	Horse:		55+:	No	Pool:	Yes
SchDist:	Tustin Unified	Patio:	Yes	Highsch:	Beckman	FP:	Yes
Elem:	Ladera	Midsch:	Pioneer				
Sale Type:	Standard						

Take 5 Fwy to Tustin Ranch Road, Go East to La Colina, Turn Left into the Palo Vista Gated Entrance (See Agent Remarks for Gate Code). Once inside the gate, Turn Left on Pinehurst & Right on 12415 Woodhall Way (house is at end of st. on the Left). Rear Yard Water Fountain

Within **Matrix**, Agents can view a sample report with their lenders display for information purposes. Their homebuyers can select this RatePlug report to view from the list of reports they receive when properties are emailed to them to view. If they click on "get details"...

Sewer Connected & Paid, Underground Utilities
Formal Dining Room, Breakfast Nook, Area
Wood, Gas
Spa, Pool, Tennis, Barbecue
Mediterranean
Gated Community, Paved Street


Exterior: **Inside, Gas, Individual Room**
Interior: **French Doors, Custom Window Covering, Drapes/Curtains, Window Shutters, Coffered Ceiling(s), Mirrored Closet Doors, Recessed Lighting**
Rooms: **Center Hall, Jack & Jill, Den, Separate Family Room, Study/Office, Walk-In Closet, Living Room, Utility**
Appliances: **Microwave, Dishwasher, Ice Maker, Garbage Disposal**
Floor: **Partially Carpeted, Ceramic Tile**

Mortgage Payment Options for Woodhall Way - Tustin, California 92782 - MLS: S671089

 Home Mortgage Jeff Springer (555) 555-5555 xtest E-mail Jeff	Jeff's Lending Company Small Branch Jeff Springer (555) 555-5555 xtest jeff.springer@rateplug.com			Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> <input type="text"/> 2.5% <input type="button" value="CALCULATE"/>	
	<input type="button" value="GET DETAILS"/>				
		30 Fixed	15 Year Fixed		5/1 ARM
	Down Payment:	\$20,975	\$20,975		\$20,975
	Mortgage Payment:	\$4,565	\$6,815		\$4,492
	Taxes (Est.)	\$874	\$874		\$874
Insurance:	\$133	\$133	\$133		
HOA/Dues/Fees:	\$	\$	\$		
PMI:	\$852	\$777	\$920		
Total Payment:	\$6,424	\$8,599	\$6,419		

Asking Price of \$839,000 with a Down Payment of 2.5% and a Loan Amount of \$818,025 for 12415 Woodhall Way - Tustin, California 92782 - MLS: S671089. Loan Payments are subject to changing Interest Rates. Click Get Details for required disclosures and to customize your loan scenario. [Click here for relationship disclosure](#). Est. = Estimated

...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.



Sample Lender

Have a Mortgage Question?
 Ask a question here. We will respond with no obligation to you.

To Talk with a Live Person – Contact: Demonstration Account - Affiliated Lender
 Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demonstration Account](#) Web Site: [www.lenderwebsite.com](#)
 Contact me for a Mortgage Pre Approval and to receive a complete Mortgage Plan....Your Text goes here....

Property Summary Information - MLS: 12345

Demo Agent Company



[Larger Picture](#)

Address: 3053 W Teranimar Dr - Anytown, CA 92804 - MLS: 12345

Asking: \$410,000 **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 Affiliated Lender directly for more information about its products and your eligibility.

Available Programs from Affiliated Lender

The payments below assume an Asking Price of \$410,000 with a Down Payment of 20.0% and a Loan Amount of \$328,000 for 3053 W Teranimar Dr - Anytown, CA 92804 - MLS: 12345.

Click for more Disclosures ►	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Loan Amount:	\$328,000	\$328,000	\$328,000	\$328,000
Down Payment:	\$82,000	\$82,000	\$82,000	\$82,000
Interest Rate:	6.000%	5.500%	5.000%	4.330%
APR:	6.060%	5.600%	3.950%	3.560%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$1,967	\$2,680	\$1,761	\$1,629
Taxes:	\$100	\$100	\$100	\$100
Insurance:	\$65	\$65	\$65	\$65
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
Total Payment*:	\$2,231	\$2,945	\$2,026	\$1,894

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 for open house events and other marketing needs.

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 6 years to meet the record keeping guidelines established under the same FTC-MAP ruling for *ALL* real estate professionals





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.

AGENT'S COMPANY LOGO

Agent's Photo Here

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

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

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 DEMO ONLY
not live data

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%
Principal & Interest	\$4,767.27	\$3,650.25	\$3,750.19
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
Total Payment*	\$5,762.23	\$4,916.26	\$5,083.96

LOAN OFFICER COMPANY LOGO

Loan Officer Photo Here

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

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE

Program Summary

- No Additional Cost for CRMLS 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 new FTC MAP guidelines

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

contact us with any questions
(877) 710-0808
enroll on this site or at www.rateplug.com/crmls