

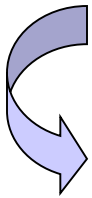


FMLS Agent Program Overview



Research indicates that homebuyers are changing the way they search for a new home:

- Over 80% of homebuyers search and view Property Listings online
(ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- Over 64% then search for Mortgage information on other sites (Google, Yahoo, E-Loan, Lending Tree, etc...)



RatePlug melds a Lender's live mortgage payment information with MLS Property Listing information so that homebuyers can view total housing payments specific to each property listing.

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Residential Detached
#:
County: Cobb
Lvl's
Upper
Main
Lower
Total
Bdrms
4
1
0
5
Baths
3
1
0
4
Hlf Bth
0
0
0
0
Yr Built: 2004
Lake: None
Stories: 2 Stories
Style: Traditional
Active
Area: 72
PPVT VT
State: Georgia
\$579,900
Map: 784E7
City: Mableton
Zip: 30126-7602
Age Desc: Resale
Waterfront:
Elem: Nickajack
Middle: Griffin
High: Campbell

Public: UNBEATABLE OUTDOOR LIVING & PERFECTLY MAINTAINED INTERIOR APPEAL. 2 WIDE, FULL LENGTH FRONT PORCHES OFFER SERENITY & VIEWS FROM ELEVATED SITE. THEN STEP OUTSIDE BACK DOOR TO HEATED POOL & SEPARATE HOT TUB NESTLED INTO VERY PRIVATE LEVEL LANDSCAPED YARD. OPEN FLOW & CLASSY COOL DECOR. MASTER WING A DELIGHT W/BAYED WINDOW SITTING AREA, & DELUXE ROMAN SPA BATH WITH 2 VANITIES & CLOSETS. SPACIOUS GET-AWAY RETREAT HAS BAR & MEDIA. HARDWOOD FLOORS THROUGHOUT EXCEPT FOR THE STONE & TILE IN FOYER & BATHS. ALL GRANITE COUNTERTOPS, QUALITY LIGHTS, & DECOR. HI DOORS, IRON RAILS

Features

Bedroom: Bdrm On Main Lev
Master Bath: Double Vanity, Sep Tub/Shower, Vaulted Ceilings, Whirlpool Tub
Kitchen: Breakfast Area, Breakfast Bar, Cabinets Stain, Counter Top - Stone, Pantry, View To Fmly Rm
Dining: Separate Dng Rm
Const: Brick 3 Sides, Cement Siding - Not Stucco
Parking: 3 Car Garage, Attached, Auto Garage Door, Side/Rear Entry
Road: Paved, Public Maintain
Rooms: Bonus Room, Great Room, Separate Lvng Rm
Basement: Bath/Stubbed, Daylight, Exterior Entry, Full, Interior Entry
Lot Size: 1/3 to 1/2 Acre
Lot Desc: Level, Rm-Pool/Tennis, Private Backyard, Sloped
Green Building Certification:

Other Descriptive Information

Neigh. Amenities: Cable Tv Avail, Club House, Homeowners Assoc, Playground, Sidewalk, Street Lights, Swim Team, Swimming Pool, Tennis Lighted, Undergrnd Utils

Appliance Desc: Dishwasher, Garbage Disposal, Gas Ovn/Rng/Ctop, Gas Water Heater, Microwave, Sec System Owned, Self-Clean Oven

Interior: 9 ft + Ceil Main, 2-Story Foyer, Bookcases, Cathedral Ceiling, Disp Attic Stairs, Hardwood Floors, High Speed Internet Available, His & Her Closet

FP: 1
House Faces: Unknown
Tennis on Prop: N
Pool: Gunite, Heated Pool, In Ground
Home Warranty: No
Setting: Other
Lot Dimensions: 0
HERS Index:


A new Customer Report 'Buyer Full with RatePlug' has been created in the MLS system that will display your lender(s) (can display up to 3) mortgage information directly within the property detail view on the listings you send to homebuyers.

CPHB: John Wieland Homes & Neighborhoods
Swim/Tennis: / Required
Mgmt Co: HERITAGE PROPERTY MGMT

Annl Assoc Fee: \$550 / Includes Swim/Tennis
HOA Phone: 770-451-8171
Mgmt Phone:

Init. Fee: \$0
Mgmt Email:

Mortgage Payment Options for MLS: 12345 - Anytown, GA 33432



Sample Lender
Demonstration Account
(555) 123-4567
E-mail Demonstration

	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Down Payment:	\$115,980	\$115,980	\$115,980	\$115,980
Mortgage Payment:	\$2,781	\$3,791	\$2,490	\$2,304
Taxes:	\$100	\$100	\$100	\$100
Insurance:	\$92	\$92	\$92	\$92
HOA/Dues/Fees:	\$50	\$50	\$50	\$50
PMI:	\$0	\$0	\$0	\$0
Total Payment:	\$3,023	\$4,032	\$2,732	\$2,546


Personalize Your Mortgage

Estimated Sales Price:
\$

Down Payment:
Amount or Percent
\$ 20% ▾

CALCULATE

Asking Price of \$579,900 with a Down Payment of 20.0% and a Loan Amount of \$463,920 for MLS: 12345 - Anytown, GA 33432. 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](#)

1 / 25


Residential Detached
#:
County: Cobb

Active
Area: 72
State: Georgia

\$579,900
Map: 784E7
City: Mableton
Zip: 30126-7602
Age Desc: Resale
Waterfront:
Elem: Nickajack
Middle: Griffin
High: Campbell

Lvl
Upper
Main
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Total

Bdrms
4
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0
5

Baths
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1
0
4

Hlf Bth
0
0
0
0

Yr Built: 2004
Lake: None
Stories: 2 Stories
Style: Traditional

[View Live Mortgage Payments](#)

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Lot Desc: Level, Rm-Pool/Tennis, Private Backyard, Sloped
Green Building Certification:
Other Descriptive Information

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Setting: Other
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Tennis on Prop: N
Pool: Gunite, Heated Pool, In Ground
Home Warranty: No
Lot Dimensions: 0
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In the other available consumer reports, a small icon will allow homebuyers to access the mortgage payment information via a link. If the homebuyer clicks on this link or the 'Get Details' link within the RatePlug report...


...they will view the Lender's expanded product menu and play "what if" scenarios with the numbers to find the program that best fits them. The customer can also provide their contact information to order free services provided by the Lender such as pre-approval.

Demonstration Account of Affiliated Lender - Mortgage Programs

[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. **If you are interested in signing up for RatePlug please visit:** <http://www.rateplug.com/MRED>

Free Services by:


Select the **free reports** you would like to receive, enter your e-mail address and submit


☐ Credit Report and Analysis
☐ Mortgage Planning Software
☐ Rent vs. Own Analysis

Name:
E-mail:
Phone: () -

Have a Mortgage Question? Please 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 free 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: MLS: 12345 - Anytown, CA 92804

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

Available Programs from Affiliated Lender

The payments below assume an Asking Price of \$3,700,000 with a Down Payment of 20.0% and a Loan Amount of \$2,960,000 for 65 ROUND BARN - Barrington Hills, IL 60010.

	30 Year Fixed	15 Year Fixed	5/1 ARM
Loan Amount:	\$2,960,000	\$2,960,000	\$2,960,000
Interest Rate:	7.250%	6.000%	5.750%
APR:	7.290%	6.050%	5.760%
Points:	0	0	0
Monthly Payment			
Mortgage Payment:	\$20,192	\$24,978	\$17,274
Taxes:	\$2,382	\$2,382	\$2,382
Insurance:	\$586	\$586	\$586
Assessments:	\$0	\$0	\$0
PMI:	\$0	\$0	\$0
Total Payment*:	\$23,160	\$27,946	\$20,242
Est. Income Required:	\$958k	\$1,156k	\$838k

*Total payment includes an estimation of principal and interest payment, property taxes, assessments, home owners insurance and private mortgage insurance (PMI) if applicable.

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%



Property Flyer System

The Property Flyer System will allow listing Agents to receive detailed open house flyers containing property and mortgage payment information from their participating lender

Property Flyer Sample (1 of 4 templates)



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

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



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

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





Agent Benefits of the RatePlug Program:

- ❑ Included as part of the suite of services to every Agent who belongs to a participating MLS.
- ❑ Data has shown that usage of RatePlug by Agent's will assist them in shortening time frames in transactions going from "list" to "contract"*
- ❑ Provides 'sticky content' to property listings, keeping consumers engaged with the listing for up to 6 minutes longer.
- ❑ Agents are provided professional, co-branded Open House/Property Flyers for marketing purposes from their lending partner(s)
- ❑ Ease of use. All Agents have access to the RatePlug Program through FMLS. Once a Broker or Agent authorizes the LO to be featured, the Agent does nothing further.

* Based on data from the MRED (chicago) marketplace viewing over 17,000 real estate transactions.



Contact us with any questions
(877) 710-0808
enroll at:

www.rateplug.com/fmls