



Program Overview

For GFLR 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 SIRMLS. *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 170,000 real estate transactions



How RatePlug works within the MLS System

Miramar 1234 Main Street \$ 750,000
33027



REF #: 123456

Bedrooms: 5
Full Baths: 2
Half Baths: 1
SqFt: 2,588
Year Built: 2005
Garage: 2/ Attached
Carport: 0
Cooling: CENTRAL
ELEC
Waterfront: Y/ Canal Front

Within the GFLR MLS system, a new report has been created that will allow the Agent and their home buyers to view the RatePlug display which will contain their lender's mortgage information and payments specific to each property sent to the home buyer through the MLS system. If the homebuyer clicks on "key info"...

COMMUNITY WITH COMMUNITY POOL, 2 BASKETBALL COURTS, 3 TENNIS COURTS, GYM, PLAYGROUND AND MUCH MORE, GREAT NEIGHBORHOOD FOR THE FAMILY.

Mortgage Payment Options for 1234 Main St. - Miramar, FL 33027 - MLS: 12345



Sample Lender

Demonstration Account
(555) 123-4567
Mobile: (555) 666-7777

E-mail Demonstration
Turned off for Demo

Affiliated Lender

KEY INFO

	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Down Payment:	\$60,000	\$60,000	\$60,000	\$60,000
Mortgage Payment:	\$1,146	\$1,716	\$1,288	\$1,192
Rate: (A.P.R.):	4.000% (4.060%)	3.500% (3.600%)	5.000% (3.830%)	4.330% (3.420%)
Taxes:	\$167	\$167	\$167	\$167
Ins./HOA Dues:	\$375	\$375	\$375	\$375
PMI:	\$0	\$0	\$0	\$0
Mo. Payment:	\$1,687	\$2,257	\$1,830	\$1,734

Demonstration Account
(555) 123-4567
Demo: E-mail address displays here

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. Monthly Payment amounts above are based on estimates, may not apply to your situation and can change without notice. 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 Lender's expanded product menu and they can also email a question about financing to the lender or request services such as pre-approval. This early introduction to your trusted lender can help prevent financing snags later in the transaction.



Have a Mortgage Question?

Ask a question here. We will respond with no obligation to you.

SUBMIT

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: 1234 Main St. - Miramar, FL 33027 - MLS: 12345

Asking: \$300,000 **Bedrooms:** 5 **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 mortgage products and your eligibility.

Available Programs from Affiliated Lender

The payments below assume an **Asking Price** of \$300,000 with a **Down Payment** of 20.0% and a **Loan Amount** of \$240,000 for **1234 Main St. - Miramar, FL 33027 - MLS: 12345.**

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Loan Amount:	\$240,000	\$240,000	\$240,000	\$240,000
Down Payment:	\$60,000	\$60,000	\$60,000	\$60,000
Interest Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.060%	3.600%	3.830%	3.420%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$1,146	\$1,716	\$1,288	\$1,192
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$275	\$275	\$275	\$275
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
Total Payment*:	\$1,687	\$2,257	\$1,830	\$1,734



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 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.

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%
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

Loan Officer Photo Here

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE

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Program Summary

- No Additional Cost for GFLR 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/gflr