



Program Overview

For GLVAR

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 GLVAR members. *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 new FTC MAP record keeping requirements that impact *ALL* real estate professionals

* Based on data from major MLS markets



How RatePlug works within the MLS System

Within the MLXchange/Fusion system, a new report named "13-SFR Flyer w/Rate Plug-2" has been created. When participating Agents send this report for property listings to their customers , real time mortgage information is available for each listing. When a customer clicks on the "key info" link...

A Property for Your Consideration . . .

Presented by: Kathy Heaney
Marketlinx
Agent's Photo Here
Phone:
Fax:
Agent:

CHALET HILLS TE
\$ 500,000

Language
Ref #:

Click here for map view

Bedrooms: 5
Full Baths: 3
3/4 Baths: 0
Half Baths: 1
SqFt: 3,374

PropSubType: Single Family Residential
Subdivision: ANTHEM CNTRY CLUB PARCEL 43
Year Built: 2004 / Resale
Garage: 3 / Auto Door Opener(s)
Carport: 0

TOO MANY UPGRADES TO MENTION* CITY & STRIP VIEWS FROM FRONT & REAR* VERY OPEN* MODERN NEUTRAL COLORS* SURROUND SOUND & STEREO THRUOUT* MARBLE FLOORS* REMOTE CONTROL SHADES IN FAM RM & MASTER* SHUTTERS* ART LITES* KIT W/ GRANITE, CHERRY CABINETS, ISLAND W/ SINK, STAINLESS APPL, BRKFST BAR OPEN TO GRT RM W/ BUILT-INS* SEP MSTR W/ MARBLE BATH* 4TH BEDRM STE W/ BATH & STEREO CLOSET* MANICURED LANDSCAPING* VIEW FENCE* 20X20 COV PATIO* LUV IT

Mortgage Payment Options for Chalet Hills Te - Las Vegas, NV - MLS: 12345




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

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: | 4.000% | 3.500% | 5.000% | 4.330% |
| APR: | 4.056% | 3.595% | 3.843% | 3.442% |
| Taxes: | \$167 | \$167 | \$167 | \$167 |
| Ins./HOA Dues: | \$148 | \$148 | \$148 | \$148 |
| PMI: | \$0 | \$0 | \$0 | \$0 |
| Mo. Payment: | \$1,460 | \$2,030 | \$1,603 | \$1,506 |

Personalize Your Mortgage
Estimated Sales Price:
\$
Down Payment:
Amount or Percent
\$ 20%
CALCULATE

...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 | |
|--|--|-------------------------------|-------------------------|---|-------------------------|
|  | Address: Chalet Hills TE - Las Vegas, NV - MLS: 12345 | | | | |
| | Asking: \$300,000 | Bedrooms: 5 | Baths: 3 | To schedule a showing of this property, please contact: | |
| | Year Built: 2004 | Appx. Sq. Ft: 2600 | Lot Size: 1 Acre | Agent name and contact info appears here | |
| | Larger Picture | | | | |
| 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. | | | | | |
| Demonstration Account of Affiliated Lender | | | | | |
| <p>This is a RatePlug SAMPLE Lender Detail Example - Affiliated Agent Lender will appear here.</p> <p>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/agents.asp?name=NEOHREX</p> <div>  <div> <p>Have a Mortgage Question?</p> <p>Ask a question here. We will respond with no obligation to you.</p> <p></p> </div> </div> <p>To Talk with a Live Person – Contact: Demonstration Account - Affiliated Lender</p> <p>Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: Demonstration Account Web Site: www.lenderwebsite.com</p> <p>Contact me for a Mortgage Pre Approval and to receive a complete Mortgage Plan....Your Text goes here....</p> | | | | | |
| Available Programs from Affiliated Lender | | | | | |
| The payments below assume an Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Independence, OH 44131 - MLS: 12345. | | | | | |
| Click for more Disclosures ▶ | 30 Year Fixed | 15 Year Fixed | 5/1 ARM | FHA 30 Year Fixed | 3/1 ARM |
| Loan Amount: | \$200,000 | \$200,000 | \$200,000 | \$245,472 | \$200,000 |
| Down Payment: | \$50,000 | \$50,000 | \$50,000 | \$8,750 ? | \$50,000 |
| Interest Rate: | 4.000% | 3.500% | 5.000% | 4.000% | 4.330% |
| APR: | 4.064% | 3.609% | 3.851% | 4.770% | 3.450% |
| Points: | 0 | 0 | 0 | 0 | 0 |
| Monthly Payment | | | | | |
| Mortgage Payment: | \$955 | \$1,430 | \$1,074 | \$1,172^{^^} | \$993 |
| Taxes: | \$167 | \$167 | \$167 | \$167 | \$167 |
| Insurance: | \$40 | \$40 | \$40 | \$40 | \$40 |
| HOA/Dues/Fees: | \$100 | \$100 | \$100 | \$100 | \$100 |
| PMI: | \$0 | \$0 | \$0 | \$171 | \$0 |
| Total Payment*: | \$1,261 | \$1,736 | \$1,380 | \$1,649^{^^} | \$1,300 |
| <p>*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. ^^FHA loans allow for a 3.5% Down Payment. You can change your down payment amount below.</p> <p>Enter an Estimated Offer Price and Down Payment in order to see your specific payment scenario:</p> | | | | | |

In other consumer facing reports, a link will display that will lead to the mortgage information as well.

A Property for Your Consideration . . .

Presented by: Kathy Heaney
MarketInx

Agent's
Photo
Here

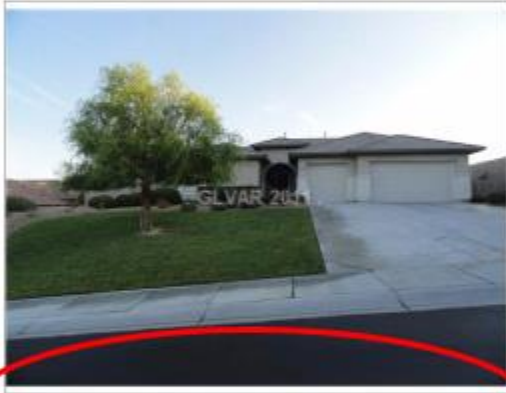
Phone:
Fax:
Agent:

CHALET HILLS TE


\$ 500,000

Language

Ref #:



[Click here for map view](#)

 [View Live Mortgage Payments](#)

| | | | |
|--------------------|-------|---------------------|-----------------------------|
| Bedrooms: | 5 | PropSubType: | Single Family Residential |
| Full Baths: | 3 | Subdivision: | ANTHEM CNTRY CLUB PARCEL 43 |
| 3/4 Baths: | 0 | Year Built: | 2004 / Resale |
| Half Baths: | 1 | Garage: | 3 / Auto Door Opener(s) |
| SqFt: | 3,374 | Carport: | 0 |

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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



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 GLVAR 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

Enroll at:
www.rateplug.com/glvar

