



# **Program Overview**

## **For Lenders in the IMLS 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 new 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

**Intermountain MLS, Inc. SAMPLE RatePlug REPORT**

**Listing Detail**



1 of 5

School District: **Meridian School District**  
 Grade School: **Pioneer**  
 Jr High: **LwlScottJr**  
 Sr High: **Centennial**  
 Subdivision: **Sell Homes**  
 Builder: **XXXXXXXXXX**  
 Assoc. Fees\$: **XXX.00**  
 Assoc Freq: **Annual**  
 Assoc Setup: **XXX**  
 Legal: **Lot 1, Block 1, Sell Homes #1**  
 Directions: **North on Happy Clients, West on Nice Subdivision, East on Deal Closing Way, South on Sell Homes.**

MLS#: **XXXXXXXX**      Apx SqFt: **XXXX**      Map: **M**

Class: **Residential**      Beds: **4**

Type: **Single Family**      Baths: **3.5**      List Date: **XX/XX/2006**

Status: **Active**      Level: **2 Story**      Year Built: **2006**

Price: **\$600,000**      Garage: **3**      DOM: **XXX**

Area: **Sample Area**      Lot Size: **XXX' X XXX'**      Prc/SqFt: **\$XXX.XX**

Address: **1234 Sample Street**      Acres: **0.XX**      Taxes: Year & Amount

City: **Boise**      Land Size: **XXXXX SF**      **0 / XXXX.00**

Zip: **83700**      Age: **New-Never Occupied**      County: **Ada**

**GENERAL**


# Beds - Main/Upper/Below 1	/ 3 / 0	Flood Ins Req?	<b>No</b>	Level	Size
# Baths - Main/Upper/Below	1.5 / 2.0 / 0.0	Irrigation Dist?	<b>Yes</b>	Living	
Apx Above Grade Fin	<b>XXXX</b>	Improv. Distr?	<b>No</b>	Dining	<b>Main XXxXX</b>
Apx Above Grade Unfin	<b>0</b>	Home Owner Exempt?	<b>No</b>	Family	<b>Main XXxXX</b>
Apx Below Grade Fin	<b>0</b>	Est. Comp Date	<b>XX/X/2006</b>	Great Rm	
Apx Below Grade Unfin	<b>0</b>			Kitchen	<b>Main XXxXX</b>
Apx Fin SQFT	<b>XXXX</b>			Master	<b>Main XXxXX</b>
Apx Unfin SQFT	<b>0</b>			Bed 2	<b>Upper XXxXX</b>
Irrig Dist Name				Bed 3	<b>Upper XXxXX</b>
				Bed 4	<b>Upper XXxXX</b>
				Bed 5	
				Bonus	<b>Upper XXxXX</b>

Parcel #: **XXXXXXXX**

**REMARKS**  
 Beautiful open entry with rustic hickory flooring, wrought iron railings and extensive woodwork. Two-story family room with gorgeous double-sided fireplace, full entertainment center and plant shelves. Gourmet kitchen with breakfast island and prep island. Stainless steel appliances, Alder cabinets with custom woodwork around cook top that matches breakfast island. Main floor master with sitting area, coffered ceiling, full tile walk-in shower and garden soaker tub.

Within the IMLS system, a new report has been created with the RatePlug display at the bottom. Agents can send this report to their potential homebuyers with your lending information. There may also be a link to your mortgage information displayed in other reports. If the homebuyer clicks on the "Key Info" link...

Mortgage Payment Options for 1234 Sample St. - Intermountain, ID - MLS: 12345



**Sample Lender**

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

E-mail Demonstration  
 Turned off for Demo

Affiliated Lender

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

	30 Year Fixed	15 Year Fixed	5/1 ARM
Down Payment:	\$120,000	\$120,000	\$120,000
Mortgage Paymt:	<b>\$2,326</b>	<b>\$3,461</b>	<b>\$2,577</b>
Rate:	4.125%	3.625%	5.000%
(A.P.R.):	(4.165%)	(3.685%)	(3.810%)
Taxes:	\$167	\$167	\$167
Ins./HOA Dues:	\$195	\$195	\$195
PMI:	\$0	\$0	\$0
Mo. Payment:	<b>\$2,688</b>	<b>\$3,823</b>	<b>\$2,938</b>

Personalize Your Mortgage


Estimated Sales Price:  
 \$

Down Payment:  
 Amount or Percent  
 \$  20% ▼

**CALCULATE**


Asking Price of \$600,000 with a Down Payment of 20.0% and a Loan Amount of \$480,000. 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. Jumbo loans may require 20% down. 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 to you or request services such as pre-approval. This early introduction to your services 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.




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**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 Sample St. - Intermountain, - MLS: 12345

**Asking:** \$600,000      **Bedrooms:** 3      **Baths:** 2

**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 \$600,000 with a **Down Payment** of 20.0% and a **Loan Amount** of \$480,000 for **1234 Sample St. - Intermountain, - MLS: 12345.**

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM
<b>Loan Amount:</b>	\$480,000	\$480,000	\$480,000
<b>Down Payment:</b>	\$120,000	\$120,000	\$120,000
Interest Rate:	4.125%	3.625%	5.000%
APR:	4.165%	3.685%	3.810%
Points:	0	0	0
<b>Monthly Payment</b>			
Mortgage Payment:	\$2,326	\$3,461	\$2,577
Taxes:	\$100	\$100	\$100
Insurance:	\$95	\$95	\$95
HOA/Dues/Fees:	\$	\$	\$
PMI:	\$0	\$0	\$0
<b>Total Payment*:</b>	<b>\$2,521</b>	<b>\$3,656</b>	<b>\$2,772</b>

## **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 through the MLS system.

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**

www.rateplug.com/imls

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

**(630)848-1337 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 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%
<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 an open house event
- 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 at [www.rateplug.com/imls](http://www.rateplug.com/imls)