



Program Overview

For IMLS 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.

Top Producers are Using Technology

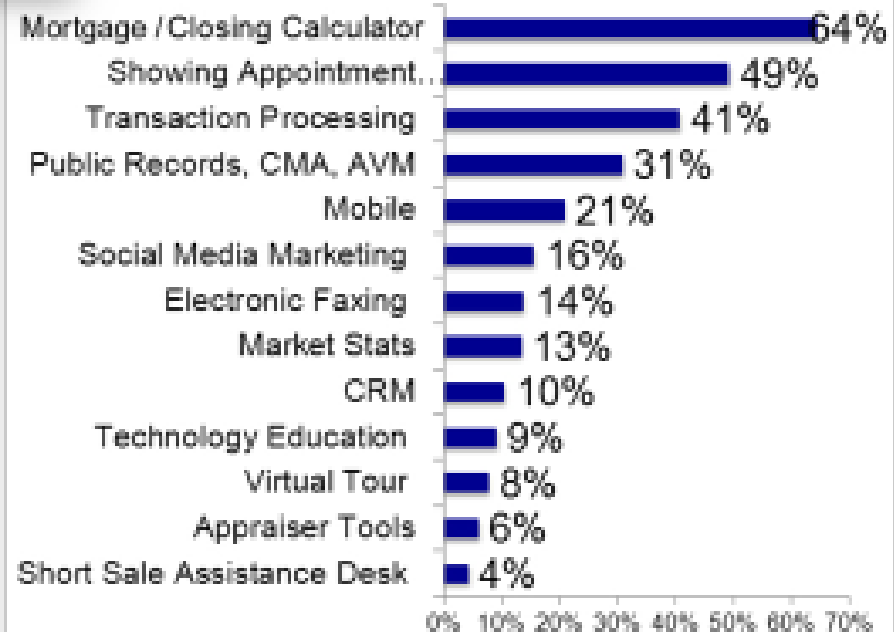


Top Producers Embrace Technology

2012 WAV Group MLS
Technology Adoption Study
September 2012

86% of Top Producers in the study stated that technology is either very or extremely important in their real estate business.

Product Category Adoption Rates



How RatePlug benefits you:

- Included as part of the suite of services available to every Agent who belongs to IMLS. *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

***This is a sample of a RatePlug display. Rate and mortgage information is for illustration purposes only.

Intermountain MLS, Inc. SAMPLE RatePlug REPORT

Listing Detail



1 of 5

MLS# XXXXXXXX	Apx SqFt XXXX	Map M <input type="checkbox"/>
Class Residential	Beds 4	List Date XX/XX/2006
Type Single Family	Baths 3.5	Year Built 2006
Status Active	Level 2 Story	DOM XXX
Price \$600,000	Garage 3	Prc/SqFt \$XXX.XX
Area Sample Area	Lot Size XXX' X XXX'	Taxes: Year & Amount
Address 1234 Sample Street	Acres 0.XX	0 / XXXX.00
City Boise	Land Size XXXXX SF	County Ada
Zip 83700	Age New-Never Occupied	

GENERAL

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

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** Parcel # **XXXXXXXX**

Directions **North on Happy Clients, West on Nice Subdivision, East on Deal Closing Way, South on Sell Homes.**


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 open island. Stainless steel appliances. Alder cabinets with

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. If your homebuyer clicks on the "Key Info" link...



XYZ Company
 www.XYZCompany.com
This information is deemed reliable but not guaranteed. EQUAL HOUSING 10/05/2006


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	Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> 20% ▼ <input type="button" value="CALCULATE"/>																																			
	<input type="button" value="KEY INFO"/>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">30 Year Fixed</th> <th style="text-align: center;">15 Year Fixed</th> <th style="text-align: center;">5/1 ARM</th> </tr> </thead> <tbody> <tr> <td>Down Payment:</td> <td style="text-align: center;">\$120,000</td> <td style="text-align: center;">\$120,000</td> <td style="text-align: center;">\$120,000</td> </tr> <tr> <td>Mortgage Payment:</td> <td style="text-align: center;">\$2,326</td> <td style="text-align: center;">\$3,481</td> <td style="text-align: center;">\$2,577</td> </tr> <tr> <td>Rate:</td> <td style="text-align: center;">4.125%</td> <td style="text-align: center;">3.625%</td> <td style="text-align: center;">5.000%</td> </tr> <tr> <td>(A.P.R.):</td> <td style="text-align: center;">(4.165%)</td> <td style="text-align: center;">(3.685%)</td> <td style="text-align: center;">(3.810%)</td> </tr> <tr> <td>Taxes:</td> <td style="text-align: center;">\$167</td> <td style="text-align: center;">\$167</td> <td style="text-align: center;">\$167</td> </tr> <tr> <td>Ins./HOA Dues:</td> <td style="text-align: center;">\$195</td> <td style="text-align: center;">\$195</td> <td style="text-align: center;">\$195</td> </tr> <tr> <td>PMI:</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$0</td> </tr> <tr> <td>Mo. Payment:</td> <td style="text-align: center;">\$2,688</td> <td style="text-align: center;">\$3,823</td> <td style="text-align: center;">\$2,938</td> </tr> </tbody> </table>		30 Year Fixed	15 Year Fixed	5/1 ARM	Down Payment:	\$120,000	\$120,000	\$120,000	Mortgage Payment:	\$2,326	\$3,481	\$2,577	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:	\$2,688	\$3,823
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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 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.



Sample Lender

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 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
Loan Amount:	\$480,000	\$480,000	\$480,000
Down Payment:	\$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
Monthly Payment			
Mortgage Payment:	\$2,326	\$3,461	\$2,577
Taxes:	\$100	\$100	\$100
Insurance:	\$95	\$95	\$95
HOA/Dues/Fees:	\$	\$	\$
PMI:	\$0	\$0	\$0
Total Payment*:	\$2,521	\$3,656	\$2,772



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.

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 IMLS 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/imls