



Program Overview

For METROLIST

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 METROLIST. *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 industry compliance requirements that impact *ALL* real estate professionals

* Based on data from major MLS markets




How RatePlug works within the MLS System

When participating Agents send property listings to their customers, they can select the 'Client Summary with Mortgage Information' or 'Client Summary with Pics and Mortgage information' where real time mortgage information is displayed at the bottom of each listing.

Listings as of 03/24/16 at 6:51am

Active 07/24/15 Listing # 92 257 Citrus Dr Listing Price: \$333,000
County: Sacramento Cross St: Calvin Map: ,







 Property Type Residential
Area 10621
Beds 4-5
Baths(FH) 4 (4.0)
Year Built 1979
APN 5-0000
DOM/CDOM 78/78

Property Subtype 1 House on Lot
Apx SqFt-Primary Res 2261 Seller
Price/Sq Ft \$147.72
Lot Sq Ft(approx) 6952
Lot Acres (approx) 0.1596

Additional Pictures

School County Sacramento ELEM San Juan Unified JRHI San Juan Unified HIGH San Juan Unified


Directions 180 North, exit Antelope Road, right on Van Maren Lane
Property Description Located near Rusch park, shopping, schools and conveniently near 180 freeway. New roof, dual pane windows, new A/C unit. Master's bedroom has a private terrace overlooks the greenbelt, you'll appreciate the park like setting in both front and back. This is an established neighborhood on a less busy street. Bonus a full in-law suite with private entrance, kitchen, full bath plus indoor laundry room. Perfect for use as a separate rental of between \$500-600 a month. Must see!

Presented By: Rate Plug Test User Trainers & Company Realty
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http://www.rapattoni.com

All measurements and all calculations of area are approximate. Information provided by Seller/Other sources, not verified by Broker.
All interested persons should independently verify accuracy of information. Provided properties may or may not be listed by the office/agent presenting the information.
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U.S. Patent 6,910,045

Mortgage Payment Options for 123 Main St. - Anytown, CA 95834 - MLS: 12345
1 Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

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

Sample Lender
Key Info
30 Year Fixed \$50,000 \$955 4.064% \$100 \$40 \$0 \$1,095
15 Year Fixed \$50,000 \$1,430 3.500% \$100 \$40 \$0 \$1,570
5/1 ARM \$50,000 \$1,074 5.000% \$100 \$40 \$0 \$1,214
FHA 30 Year Fixed \$8,750** \$1,172 4.000% \$100 \$40 \$170 \$1,482**
3/1 ARM \$50,000 \$993 4.330% \$100 \$40 \$0 \$1,133

Demonstration Account (655) 123-4567
Demo: E-mail address displays here

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


Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000. **FHA loans allow for a 3.5% Down Payment. ARM loan payments & interest rates will change during term. Click Key Info for required disclosure. Ins. = Home Owners Insurance Click here for relationship disclosure.

Enlarged view of RatePlug display: your homebuyer can view accurate payment options for several mortgage products from your trusted lender. They can also interact with the display to personalize the financing information.

If they click on the "Key Info" link...

Mortgage Payment Options for 123 Main St. - Anytown, CA 95834 - MLS: 12345

i Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

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

Sample Lender	30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed	3/1 ARM
KEY INFO					
Down Payment:	\$50,000	\$50,000	\$50,000	\$8,750 ^{^*}	\$50,000
Mortgage Paymt:	\$955	\$1,430	\$1,074	\$1,172	\$993
Rate:	4.000%	3.500%	5.000%	4.000%	4.330%
APR:	4.064%	3.609%	3.865%	5.066%	3.457%
Taxes:	\$100	\$100	\$100	\$100	\$100
Ins./HOA Dues:	\$40	\$40	\$40	\$40	\$40
PMI:	\$0	\$0	\$0	\$170	\$0
Mo. Payment:	\$1,095	\$1,570	\$1,214	\$1,482^{^*}	\$1,133

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

Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000. ^{^*}FHA loans allow for a 3.5% Down Payment. 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 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



[Larger Picture](#)

Address: 123 Main St. - Anytown, CA 95834 - MLS: 12345
 Asking: \$250,000 Bedrooms: 3 Baths: 2
 Year Built: 2004 Appx. Sq. Ft: 2600 Lot Size: 1 Acre

Demo Agent Company

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 Sample Lender directly for more information about mortgage products and your eligibility.

Demonstration Account of Sample Lender

[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.

Sign up for RatePlug: [Click Here](#) or Call (877) 710-0808.

Available Programs from Sample Lender

i Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

The payments below assume an Asking Price of \$250,000 for 123 Main St. - Anytown, CA 95834 - ML S: 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
Term (Months):	360	180	360	360	360
Interest Rate:	4.000%	3.500%	5.000%	4.000%	4.330%
APR:	4.064%	3.609%	3.865%	5.066%	3.457%
Points:	0	0	0	0	0
Monthly Payment					
Principal & Interest:	\$955	\$1,430	\$1,074	\$1,172^{**}	\$993
Taxes:	\$100	\$100	\$100	\$100	\$100
Insurance:	\$40	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$0	\$0	\$0	\$0	\$0
PMI:	\$0	\$0	\$0	\$170	\$0
Total Payment*:	\$1,095	\$1,570	\$1,214	\$1,482 ^{**}	\$1,133

*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.

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% ▼

CALCULATE

In other client facing reports, a link will be displayed to access mortgage information.


Client Full Report - Residential


Listings as of 08/17/2016 at 8:55AM
Page: 1

ST: Active 03/04/16
MLS#: 16012867 01C21S05

17105 Rocky Hills Ct, Meadow Vista, CA 95722-9323
Cross Street: Vista Ridge Rd.

Listing Price: \$915,000
VRP: N





Pending Date:

Escrow:

Escrow #:

Days in Escrow:

Selling Date:

Selling Price:

SP % LP:

Selling Price/SqFt:

Financing:

DOM: 166
CDOM: 166

[Additional Pictures](#) (25)
 [Virtual Tour](#)
[Map](#)
[Mortgage Calculator](#)

REO: No **Short Sale:** **HUD:** No **Auction:** No

Beds (Possible): 4

Baths (FH): 5 (3 2)

SqFt Pri Res (Apprx): 4690 Assessor/Auto-Fill

SqFt 2nd Res (Apprx):

Price/SqFt: \$195.10

Year Built: 2000

Remodeled/Updtd: Yes (Other-Rmks 6-10YR)

Downstairs Bdrrm: No

Downstairs Full Bath: No

4690 Assessor/Auto-Fill

Area: 12302

County: Placer

APN: 073-141-011-000

Zoning: RA BX

Map Sec:

Census Tract: 219.02

Apprx Elevation:

Subdivision: Pine Ridge Estates

Subtype: 1 House on Lot

Subtype Desc: Detached, Custom

Style: Mediterranean

CC&RS: Yes

Bonds/Asmts/Taxes: Unknown

B/A/T Desc:

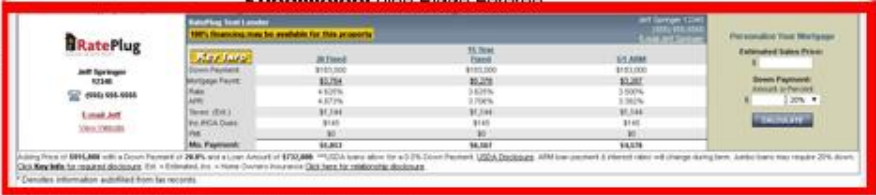
Acres: 5.0000

Lot SqFt (Apprx): 217800

Lot Dim:

Pool (Location): None

Pool Type:



Garage Spaces: 6

Garage: 2 Car Attached, 4+ Car Detached, Drive Through, Garage Door Opener, Guest Parking

RecParking:

Carport Spaces:

School County: Placer

EL: Placer Hills Union

JR: Placer Hills Union

SR: Placer Union High

Disc/Reports: Home Protection Plan, NHD Available

Terms: Cash, Conventional, Submit

Heat: Central, MultiUnits, MultiZone, Propane

Air: Central, MultiUnits, MultiZone

Rooms: Den/Study, Guest Quarters Dtchd, Master Bedrooms 2+, Master Suite, Separate Family Room

Baths: Double Sinks, Shower Stall(s), Tub Jetted, Window

Site Loca: Corner, Cul-De-Sac, Snow Line Below

Site Desc: Lot Grade Varies, Trees Many, View Special

Feat Misc: Courtyard Uncovered, Deck Uncovered, Patio Uncovered



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.

All flyers comply with the TRID ruling as well.



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 METROLIST 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 industry compliance guidelines
- Easy to use, no logging in or learning new technology

* Lenders are required to pay a license fee to be displayed

contact us with any questions
(877) 710-0808

www.rateplug.com/metrolist for information or to enroll