

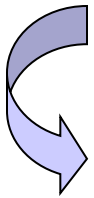


Miami Broker & Agent Program Overview



Research indicates that homebuyers are changing the way they search for a new home:

- Over 90% of homebuyers search and view Property Listings online
(ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- Over 72% then search for Mortgage information on other sites (Google, Yahoo, E-Loan, Lending Tree, etc...)



RatePlug melds a Lender's live mortgage payment information with MLS Property Listing information so that homebuyers can view total housing payments specific to each property listing.



RatePlug Benefits to MIAMI Members:

- Included as part of the suite of services available to every Agent who belongs to MIAMI. 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 select your lending partner(s) that you trust
- Agents are provided professional, co-branded Open House/Property Flyers for marketing purposes from their lending partner(s)
- RatePlug protects you from the new FTC MAP record keeping requirements!

* Based on data from 7 major MLS markets viewing over 49,775 real estate transactions.




RatePlug Display Within the MLS System

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

North Bay Village		7935 EAST DR #		\$ 650,000			
County:	Miami-Dade County	Property Type:	Condo/Co-Op/Villa/Townhouse	REF #:	A		
Bedrooms:	3	Short Sale:	No				
Full Baths:	3	REO:	No				
Living Area SqFt:	1,910						
Total Area SqFt.:	1,910						
Year Built:	2009						
Garage:	2/ Attached	Carport:					
Cooling:	Central Cooling						
Amenities:							
Community Room, Elevator, Exercise Room, Pool							

Within the MIAMI MLS system, a new report named "RE1/RE2 RatePlug Flyer" has been created. Agents can send this report with their lender's display to customers. If the customer clicks on "Calculate"...

(Property data has been condensed to fit screen)

Mortgage Payment Options for 123 Main St. - Anytown, FL - ML S: 12345						
 <p>Sample Lender Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo</p>	Affiliated Lender Any Lender Branch		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="v"/> <input type="button" value="CALCULATE"/>	
	GET DETAILS	30 Year Fixed	15 Year Fixed	5/1 ARM		3/1 ARM
	Down Payment:	\$50,000	\$50,000	\$50,000		\$50,000
	Mortgage Payment:	\$1,199	\$1,634	\$1,074		\$993
	Taxes:	\$167	\$167	\$167		\$167
	Insurance:	\$40	\$40	\$40		\$40
	HOA/Dues/Fees:	\$100	\$100	\$100		\$100
	PMI:	\$0	\$0	\$0		\$0
	Total Payment:	\$1,506	\$1,941	\$1,380		\$1,300
	Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, FL - ML S: 12345. Loan Payments are subject to changing interest Rates. Click Get Details for required disclosures and to customize your loan scenario. 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.

Demonstration Account of Affiliated 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. If you are interested in signing up for RatePlug please visit: <http://www.rateplug.com/agents.asp?name=MIAMI>



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) 888-7777 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: 123 Main St. - Anytown, FL - MLS: 12345

Asking: \$250,000 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 its products and your eligibility.

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. - Anytown, FL - MLS: 12345.

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Loan Amount:	\$200,000	\$200,000	\$200,000	\$200,000
Down Payment:	\$50,000	\$50,000	\$50,000	\$50,000
Interest Rate:	6.000%	5.500%	5.000%	4.330%
APR:	6.080%	5.630%	4.090%	3.730%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$1,199	\$1,634	\$1,074	\$993
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
Total Payment*:	\$1,506	\$1,941	\$1,380	\$1,300

*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.

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:

CALCULATE

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

North Bay Village		7935 EAST DR #		\$ 650,000	
County:	Miami-Dade County	Property Type:	Condo/Co-Op/Villa/Townhouse	REF #:	A
Bedrooms:	3	Short Sale:	No		
Full Baths:	3	REO:	No		
Living Area SqFt:	1,910				
Total Area SqFt.:	1,910				
Year Built:	2009				
Garage:	2/ Attached	Carport:			
Cooling:	Central Cooling				
Amenities:	Community Room, Elevator, Exercise Room, Pool				

In an additional Report there will be a smaller link displayed that will open up the lender detail page.

circulation of both air and light. The roof-top pool deck provides access to the best view of Miami and the beaches. Cielo undoubtedly offers true value, quality and comfort. Decorator ready!

Mortgage Payment Options for 123 Main St. - Anytown, FL - ML S: 12345



Sample Lender

Demonstration Account

 (555) 123-4567

Mobile: (555) 666-7777

E-mail Demonstration

Turned off for Demo

Affiliated Lender

Any Lender Branch

30 Year

Fixed

15 Year

Fixed

5/1 ARM

3/1 ARM

Down Payment:

\$50,000

Mortgage Payment:

\$1,199

Taxes:

\$167

Insurance:

\$40

HOA/Dues/Fees:

\$100

PMI:

\$0

Total Payment:

\$1,506

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 \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, FL - ML S: 12345. Loan Payments are subject to changing interest Rates. Click [Get Details](#) for required disclosures and to customize your loan scenario. [Click here for relationship disclosure](#)



Property Flyer System

The Property Flyer System will allow listing Agents to receive detailed open house flyers containing property and mortgage payment information from their participating lender

Property Flyer Sample (1 of 4 templates)

Flyers are 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 also archives every flyer for 6 years to meet the record keeping guidelines established under the same FTC-MAP ruling.





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.

LOAN OFFICER COMPANY LOGO

Bill Jones
 YourCo. Lending, Inc.
 (555) 257-7584
 bjones@lending.com

Loan Officer Photo Here

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

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE



Program Summary

- **No Additional Cost** to participate.
- Provides your homebuyers with valuable financing information and helps you sell homes faster!
- You select your lending partner(s)
- Property Flyers for your listings
- RatePlug protects you from the new FTC MAP guidelines



contact us with any questions
(877) 710-0808
enroll on this site