



Program Overview

For MLSListings

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:

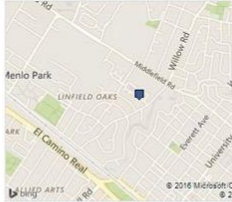

- Included as part of the suite of services available to every Agent who belongs to MLSListings. *No Additional Cost to participate.*
- Studies show that Agents using RatePlug have experienced shorter time frames in listings going from “list date” to “contract date”* SELL HOMES FASTER!
- You tell us 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 'Agent or Client Full w/RatePlug' where real time mortgage information is displayed at the bottom of each listing.



MLS #: ML
Beds: 4
Baths (F/P): 3 (2/1)
Apprx.Sqft: 2,300 SqFt (Tax)
Apprx Lot: 4,594 SqFt (Tax)
Apprx Acres: 0.11 Acre(Other)
Age/Yr B.: 8/2008 (Tax)
Parcel#:
DOM: 1
Trnsf Tx:
Green Doc:
Walk Score: 63

Paulson Circle, Menlo Park 94025

County: San Mateo
Land Use: SFR
Class: Res. Single Family / Detached
Special Info: Not Applicable
City Limit:
Incorp:
Public:

Status: Active
Orig Price: \$
List Price: \$
Sale Price:

Dates:
Original: 02/22/2016
List: 02/22/2016
Sale:
COE:

Stylish home in desirable community of Lane Woods. Low-maintenance 4 bed/2.5 bath home of 2,300 sq. ft. with lot of 4,594 sq. ft. Stylish interior spaces include gourmet kitchen and tranquil master suite. Attached 2-car garage and inviting backyard retreat. Within short drive of downtown PA, home is also near Burgess Park, Stanford, Sand Hill, and excellent HP schools.

Map
X Street: Willow Rd.
Directions:

School
Elem: / Menlo Park City Elementary
Middle:
High: / Sequoia Union High


Features
Foundation: Concrete Perimeter
Heating: Central Forced Air - Gas, Fireplace(s)
Horse: No
Interior: High Ceiling(s), Video/Audio System, Walk-in Closet
Kitchen: Cooktop - Gas, Countertop - Granite, Dishwasher (s), Exhaust Fan - Vented, Freezer, Garbage Disposal (s), Hood Over Range, Ice Maker, Island, Microwave (s), Oven - Electric, Oven Range - Gas, Refrigerator (s), Wine Refrigerator
Laundry: Dryer, Hookup - Electric, Hookup - Gas Dryer, Tub / Sink, Washer
Lot Desc: Grade - Level
Other Rooms: Attic, Den/Study/Office, Laundry Room, Office Area
Pool Features:
Prop Condition:
Roof: Composition
Stories: 2
Style: Craftsman
Type: Res. Single Family

Bath Features: Double Sinks, Marble, Shower and Tub, Solid Surface, Tile, Tub(s), Updated
Bath(s):
Communications: Audio/Video Prewired, Cable TV, Networked
Construct Type: Wood Frame
Cooling: Ceiling Fan(s), Central Forced Air - Gas
Dining Rm: Dining Area in Family Room, In Living Room, Eat in Kitchen
Ext. Amenities: Back Yard, Fenced
Family Room: Kitchen/Family Room Combo
Fireplace: #1 / Gas Burning, Gas Starter
Flooring: Carpet (s), Other

Garage/Parking
Garage: 1
Carport:
Open Parking: 2
Features: Attached, Guest / Visitor Parking, On Street

Disclaimer: The above information is deemed to be accurate but not guaranteed; Source: MLS listings

Mortgage Payment Options for 123 Main St. - Sunnyvale, CA 94085 - MLS: 12345
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

	30 Year	15 Year	5/1 ARM	FHA 30	3/1 ARM
Down Payment:	\$50,000	\$50,000	\$50,000	\$8,750**	\$50,000
Mortgage Payment:	\$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	\$1,462**	\$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.

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. - Sunnyvale, CA 94085 - ML S: 12345

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


KEY INFO

	30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed	3/1 ARM
Down Payment:	\$50,000	\$50,000	\$50,000	\$8,750**	\$50,000
Mortgage Paymt:	<u>\$955</u>	<u>\$1,430</u>	<u>\$1,074</u>	<u>\$1,172</u>	<u>\$993</u>
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.



[Larger Picture](#)

Property Summary Information - MLS: 12345

Address: 123 Main St. - Sunnyvale, CA 94085 - 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

ⓘ 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. - Sunnyvale, CA 94085 - 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
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^{AA}	\$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^{AA}	\$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. ^{AA}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:

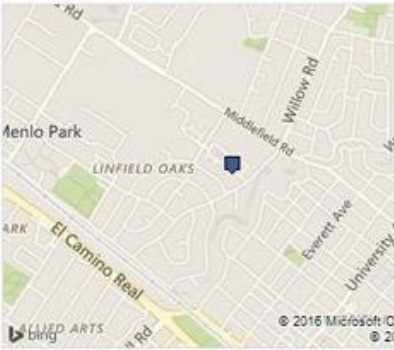
20% ▼

CALCULATE

In other buyer facing reports, a link to the mortgage information will be displayed under the property photo.



1 / 26



MLS #: ML
Beds: 4
Baths (F/P): 3 (2/1)
Apprx.Sqft: 2,300 SqFt (Tax)
Apprx Lot: 4,594 SqFt (Tax)
Apprx Acres: 0.11 Acre(Other)
Age/Yr B.: 8/2008 (Tax)
Parcel#:
DOM: 1
Trnsf Tx:
Green Doc:
Walk Score: [63](#)

[View Mortgage Info](#)

Paulson Circle , Menlo Park 94025

County: San Mateo
Land Use: SFR
Class: Res. Single Family / Detached
Special Info: Not Applicable
City Limit:
Incorp:
Public:

Status: **Active**

Orig Price: \$
List Price: \$
Sale Price:

Dates:
Original: 02/22/2016
List: 02/22/2016
Sale:
COE:

Public: Stylish home in desirable community of Lane Woods. Low-maintenance 4 bed/2.5 bath home of 2,300 sq. ft. with lot of 4,594 sq. ft. Stylish interior spaces include gourmet kitchen and tranquil master suite. Attached 2-car garage and inviting backyard retreat. Within short drive of downtown PA, home is also near Burgess Park, Stanford, Sand Hill, and excellent MP schools.

[Showing & Location](#)

Map
X Street: Willow Rd.
Directions:

School
Elem: / Menlo Park City Elementary
Middle:
High: / Sequoia Union High

[Open House](#)

02/23/2016 9:30AM-1:30PM Host: DeLeon Team
Stylish home in desirable community of Lane Woods. Low-maintenance 4 bed/2.5 bath home of 2,300 sq. ft. with lot of 4,594 sq. ft. Stylish interior spaces include gourmet kitchen and tranquil master suite. Inviting backyard retreat.

02/27/2016 1:00PM-5:00PM Host: DeLeon Team
Stylish home in desirable community of Lane Woods. Low-maintenance 4 bed/2.5 bath home of 2,300 sq. ft. with lot of 4,594 sq. ft. Stylish interior spaces include gourmet kitchen and tranquil master suite. Inviting backyard retreat.

02/28/2016 1:00PM-5:00PM Host: DeLeon Team
Stylish home in desirable community of Lane Woods. Low-maintenance 4 bed/2.5 bath home of 2,300 sq. ft. with lot of 4,594 sq. ft. Stylish interior spaces include gourmet kitchen and tranquil master suite. Inviting backyard retreat.



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 MLSListings 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

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