

MLSPIN 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 MARIS Members:

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



Remarks

Our model home - ready for immediate occupancy! The Wentworth III: Exceptional new floor plan at Stone Castle Estates, One-Level living at its best! Open and spacious with gorgeous master suite, gourmet kitchen that overlooks fireplaced living room, formal dining room, gorgeous and bright Sunroom, Hardwood floors, granite counters, stainless steel appliances and more. All this in a premier gated adult community in the West end of Methuen!

Property Information

Living Area Source: Other

Approx. Living Area: 2326 sq. ft. Living Area Includes:

Approx. Acres: 0 (0 sq. ft.) Heat Zones: 1 Central Heat, Gas Cool Zones: 1 Central Air

Garage Spaces: 2 Attached Parking Spaces: 4 Off-Street, Paved Driveway

Approx. Street Frontage: Living Area Disclosures: Virtual Tour and Photos are from a previously sold Wentworth III

Room Levels, Dimensions and Features

Within the Pinergy system, Agents can select a report with their lenders display to send to customers. If the customer clicks on "Calculate"...

(Property data has been condensed to fit screen)



Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for 123 Main St. - Anytown, MA 01545 - MLS: 12345. Loan Payments are subject to changing Interest Rates. Click Get Details for required disclosures and to customize your loan scenario. Click here for ...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 Accoun | t of Affiliated I | Lender - Mortgage | Programs | | | 1 | Print Page E-mail Page |
|--|--|--|---------------------------|------------------------|----------------------|---------------------|---|
| This is a RatePlug SAMP | LE Lender Detail | l Example - Affiliated <i>l</i> | Agent Lender will ap | pear here. | | | |
| Since this is a Report SAM phone numbers are not re | | | | | | | an Officer since the e-mail address and ww.rateplug.com/MRED |
| Free Servi | ces by: | Select the free | e reports you w | ould like to | receive, enter yo | ur e-mail | address and submit |
| | | Credit Re | oort and Analys | is | Name: | | |
| | NDER | Mortgage Planning Software | | | E-mail: | | |
| | MPANY E MORTGAGE | _ | wn Analysis | | Phone: | | |
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| | | | | | o su | ВМІТ | |
| Have a Mortgage | e Questior | n? Please Cor | ntact: Demon | stration Ac | count - Affiliat | ed Lende | er |
| | | | | | | | e: www.lenderwebsite.com |
| Contact me for a fre | e Mortgage | Pre Approval an | d to receive a d | complete M | ortgage Plan | Your lex | t goes here |
| Property Summa | ry Informati | ion - MLS: 1234 | 15 | | | | Demo Agent Company |
| | Address: | MLS: 12345 - Ar | nytown, CA 9280 | 04 | | | To schedule a showing of this |
| | Asking: | \$410,000 | Bedrooms: | 4 | Baths: | 3 | property, please contact: |
| Larger Picture | Year Built: | 2004 | Appx. Sq. Ft: | 2600 | Lot Size: | 1 Acre | Agent name and contact info appears here |
| Available Programs from The payments below assistants | THE TEXT AND THE REST OF THE PERSON OF THE P | | ith a Down Paymen | t of 20.0 % and | a Loan Amount of \$2 | 2,960,000 fo | r 65 ROUND BARN - Barrington Hills, IL |
| 60010. | | | | | | | 57.100 |
| Loan Amount: | | | 30 Year Fix \$2,960,00 | | 15 Year \$2,96 | | <u>5/1 ARM</u> \$2,960,000 |
| Interest Rate: | | | 7.250% | Ĭ | 6.00 | | 5.750% |
| APR: | | | 7.290% | | 6.05 | | 5.760% |
| Points: | | - | 0 | | 0 | | 0 |
| Monthly Payment Mortgage Payment: | | | \$20,192 | | \$24. | 978 | \$17.274 |
| Taxes: | | | \$2,382 | | \$2, | | \$2,382 |
| Insurance: | | | \$586 | | \$5 | | \$586 |
| Assessments: | | | \$0 | | \$0 | | \$0 |
| PMI: | | | \$0 | | | 0 | \$0 |
| Total Payment*: | | | \$23,160 | - | \$27, | | \$20,242 |
| Est. Income Required: | | | \$958k | | \$1,1 | | \$838k |
| | | | | | | rivate mortga | ge insurance (PMI) if applicable. |
| Enter an Estimated Offe | | | see your specific | payment scen | ario: | | |
| 1 | Estimated Off | fer Price: | Down Pay | ment or | Percent: | | |
| | \$ | | \$ | | 20% 💌 | 0 | CALCULATE |
| # | - | | | | | | |



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 backvard with covered porch.

Purchase Price: Annual Taxes (est.) Annual Insurance (est) Association Fee (month

AGENT'S COMPANY LOGO

Heather Smith

AnyTown Realty, Inc. (555) 657-1234 heather@realty.com



Additional Details:

MLS #: 07091280















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 | | | | |



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

Loan Officer Photo Here



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 http://www.rateplug.com/mlspin