



Program Overview

For MRED

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 MRED. *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
- New FHA eligibility feature for your condos and townhomes
- 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 170,000 real estate transactions



How RatePlug works within the MLS System

When participating Agents send property listings to their customers, real time mortgage information is available for each listing.

Becky Realtor, ABR,ABRM YOUR HOME SPECIALISTS!!!!

Goody Realty powered by connectMLS

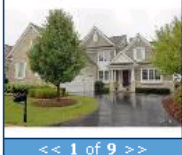
One Line View Sample

[hide folders] Home | Setup | Help

Show: All Listings More Listing Filters Report: Brief Sort by: Received Date

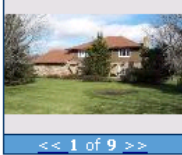
1 to 10 of 20 Next> Mark All As Read Map Properties Printer Friendly Email Realtor

☐ See Details Additional Information Virtual Tour Received: 01/29/2009 ☒ Interested ☐ Maybe ☐ Not Interested

 25 Dunhill Ln
North Barrington, 60010
Beds: 3
Asmts: \$610
Type: 2 Stories
Detached Single
List Price: \$574,900
Sold Price:
Baths: 3.1
Freq: Monthly
Status: PCHG
MLS #: 07024164
Rooms: 9
Apx. Sq. Ft: 3676
Taxes: \$12,743
Enter your comments here:
(256 Chars. Remaining)

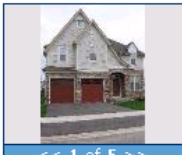
<< 1 of 9 >>

☐ See Details Additional Information Received: 01/29/2009 ☒ Interested ☐ Maybe ☐ Not Interested

 10 Brandywine Rd
South Barrington, 60010-9309
Beds: 4
Asmts: \$260
Type: 2 Stories
Detached Single
List Price: \$575,000
Sold Price:
Baths: 2.1
Freq: Annual
Status: ACTV
MLS #: 07076456
Rooms: 12
Apx. Sq. Ft: 3036
Taxes: \$10,179.97
Enter your comments here:
(256 Chars. Remaining)

<< 1 of 9 >>

☐ See Details Additional Information Received: 01/29/2009 ☒ Interested ☐ Maybe ☐ Not Interested

 20475 N Joshua Ct
Deer Park, 60010
Beds: 4
Asmts: \$269
Type: 2 Stories
Detached Single
List Price: \$589,000
Sold Price:
Baths: 3.1
Freq: Monthly
Status: ACTV
MLS #: 06614344
Rooms: 9
Apx. Sq. Ft: 3116
Taxes: NEW
Enter your comments here:
(256 Chars. Remaining)

<< 1 of 5 >>

[Live Mortgage Info](#)



Detached Single Status: **PCHG**
 Address: **25 Dunhill Ln, North Barrington, 60010**
 Bedrooms: **3**
 Baths: **3.1**
 Total Rms: **9**
 Master Bedroom Bath: **Yes**
 # Fireplaces: **1**
 PIN: **14073010630000**
 Special Assessment/Service Area: **Yes**
 Type Ownership: **Fee Simple**
 Agent Owned/Interest: **No**
 Basement: **Yes**
 Parking Type: **Garage**
 Subdivision: **Wynstone**
 Type: **2 Stories**
 Style: **Traditional**
 Approx SF: **3676**
 Exterior: **Cedar, Stone**
 Age: **6-10 Years**

MLS #: **07024164**

List Price: **\$574,900**

Area: **10**
 HO Assessments: **\$610**
 Frequency: **Monthly**
 Taxes: **\$12,743**
 Tax Year: **2007**
 Tax Exemptions: **Homeowner**
 Year Built: **1999**
 Built Before 1978: **No**
 # Cars: **3**
 Model: **CUSTOM**
 Contract Date:
 Closed Date:
 Sold Price:
 Currently Leased: **No**
 Lease Exp Date:

Elementary: **SETH PAINE** District #: **95**
 Middle: **LAKE ZURICH MIDDLE - N CAMPUS** District #: **95**
 High: **LAKE ZURICH** District #: **95**

ROOM NAME	SIZE	LEVEL	FLOORING	WIN TRMT	ROOM NAME	SIZE	LEVEL	FLOORING
Living Room:		Not Applicable			Eating Area:	13X10	Main Level	Other
Dining Room:	14X12	Main Level	Hardwood	Yes	Loft:	17X12	2nd Level	Carpet
Kitchen:	14X13	Main Level	Other	Yes	Screened Porch:	32X8	Main Level	Other


When a customer clicks on a specific property, a special Customer Report has been created that will display payment examples directly on the property detail view.

Dining Room: **Separate**
 Features: **Patio, Porch-Screened, Vaulted/Cathedral Ceiling**
 Fireplace: **Location-Family Room, Wood Burning, Attached Fireplace Doors/Screen, Gas Starter**
 Garage: **Attached, 3 Car Garage, Garage Door Opener(s) (Auto), Transmitter(s)**
 Heat/Fuel: **Gas, Forced Air, 2+ Sep Heating Systems, Indv Controls, Zoned**
 Sewer: **Overhead Sewers**


Kitchen: **Eating Area-Breakfast Bar, Eating Area-Table Space, Pantry-Closet**
 Water: **Well-Community**

Remarks: **The award-winning, builder's model in The Enclave section of Wynstone. Many upgrades! Spacious 1st flr vaulted MBR suite, deluxe spa BA. Dramatic vaulted Grt Rm open to KT & DR. Designer KT: 42" cherry cabs, granite, brkfst bar, slate flr. Huge BRs w/private BAs + loft. Beautiful moldings, columns, art niches. 10 ft clogs! Big scr porch & brick patio. Great views! Enjoy resort-style living/entertaining in gated golf course comm**

Mortgage Payment Options for 25 Dunhill - North Barrington, IL 60010



Demonstration Account

 (555) 123-4567

[E-mail Demonstration](#)

Affiliated Lender
Any Lender Branch

Get Details

	30 Year	15 Year	
	Fixed	Fixed	5/1 ARM
Mortgage Paymt:	\$3,137	\$3,881	\$2,684
Taxes:	\$1,062	\$1,062	\$1,062
Insurance:	\$91	\$91	\$91
Assessments:	\$610	\$610	\$610
PMI:	\$0	\$0	\$0
Total Paymt:	\$4,900	\$5,644	\$4,447
Est. Income Req.:	\$203k	\$234k	\$184k

Demonstration Account
(555) 123-4567
char.theiner@rateplug.com

Personalize Your Mortgage

Estimated Sales Price:
\$

Down Payment:
Amount or Percent
\$ 20%

Asking Price of **\$574,900** with a Down Payment of **20.0%** and a Loan Amount of **\$459,920** for **25 Dunhill - North Barrington, IL 60010**. Loan Payments are subject to changing Interest Rates. Click **Get Details** for required disclosures and more information. [Click here for relationship disclosure](#)

Virtual Tour **Live Mortgage Info** Additional Information



Detached Single Status: **ACTV** MLS #: **06709819**

Address: **65 Round Barn Rd, Barrington Hills, 60010** Price: **\$3,700,000**

Bedrooms: **5** Area: **10**

Baths: **5.2** HO Assessments: **\$100**

Total Rms: **20** Frequency: **Annual**

Master Bedroom Bath: **Y** Taxes: **\$28,584.56**

Fireplaces: **6** Tax Year: **2006**

PIN: **01111050400000** Tax Exemptions: **Homeowner**

Special Assessment/Service Area: **N** Year Built: **1995**

Type Ownership: **Fee Simple** Built Before 1978: **N**

Agent Owned/Interest: **N** # Cars: **3**

Basement: **Y** Model:

Parking Type: **Garage** Contract Date:

Subdivision: Closed Date:

Type: **2 Stories** Sold Price:

Style: **Georgian** Currently Leased:

Approx SF: Exterior: **Brick (BR), Cedar (CD)** Lease Exp Date:

Age: **11-25 Years**

Elementary: **COUNTRYSIDE** District #: **220**

Middle: **BARRINGTONPRAI** District #: **220**

High: **BARRINGTON** District #: **220**

In the other available consumer reports, a small icon will allow homebuyers to access the payment information via a link.

2nd Bedroom:	16X13	2nd Level	Carpet	Y
3rd Bedroom:	17X13	2nd Level	Carpet	Y
4th Bedroom:	15X12	2nd Level	Carpet	Y
5th Bdrm:	14X13	2nd Level	Carpet	Y

Air: **Central Air, Zoned**

Appliances:

Assessments Include: **None**

Basement: **Full, Walkout, Finished**

Bath Amenities: **MBR - Full, Whirlpool, Separate Shower, Double Sink**

Dining Room: **Separate (SEP)**

Features: **Patio, Porch-Screened, Vaulted/Cathedral Ceiling, Skylight/s, Balcony, Porch, Horse Barn/Pole Barn, Bar-Wet**

Fireplace: **Location-Family Room, Location-Living Room, Location-Master Bedroom, Location-Basement, Location-Other, Wood Burning, Attached Fireplace**


Doors/Screen, Gas Logs, Gas Starter

Garage: **3 Car Garage, Garage Door Opener(s) (Auto), Transmitter(s), Heated**


Heat/Fuel: **Gas, Forced Air, 2+ Sep Heating Systems, Zoned**

Kitchen: **Island, Pantry-Butler, Pantry-Closet**

If the home buyer clicks on the link 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.



Sample Lender

Have a Mortgage Question?
 Ask a question here. We will respond with no obligation to you.

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: 407 Farnsworth Cir. - Port Barrington, IL 60010 - MLS: 12345

Asking: \$450,000 **Bedrooms:** 4 **Baths:** 2.1

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 \$450,000 with a Down Payment of 20.0% and a Loan Amount of \$360,000 for 407 Farnsworth Cir. - Port Barrington, IL 60010 - MLS: 12345.

Click for more Disclosures ►	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Loan Amount:	\$360,000	\$360,000	\$360,000	\$360,000
Down Payment:	\$90,000	\$90,000	\$90,000	\$90,000
Interest Rate:	6.000%	5.500%	5.000%	4.330%
APR:	6.060%	5.590%	3.950%	3.560%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$2,158	\$2,942	\$1,933	\$1,788
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$71	\$71	\$71	\$71
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
Total Payment*:	\$2,496	\$3,279	\$2,270	\$2,126



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



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



New FHA Eligibility Feature



RatePlug now offers FHA approval and eligibility information for all condos and townhomes in the MRED database.

RatePlug works with a third party company that specializes in scrubbing HUD data to determine if a condo unit is approved/eligible for FHA financing.



Benefits of FHA Approval

Lower Down Payment

FHA loan guidelines require a minimum 3.5% down payment, the lowest down payment available.

Easier Credit Qualifying

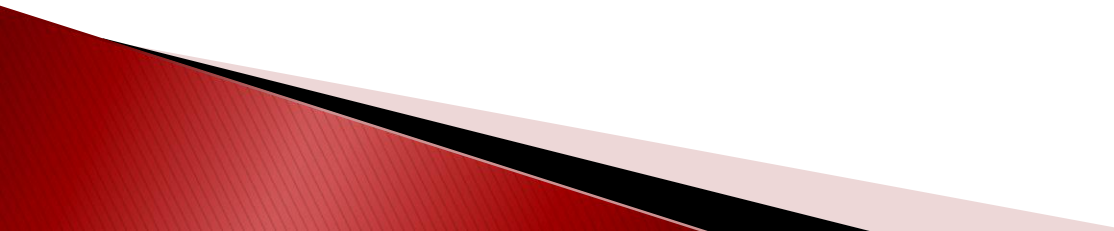
Credit requirements (FICO scores) are not as strict as is the case with conventional loans.

FHA Loans Are Assumable


Any FHA mortgage is fully assumable, which means that the seller of a property that currently has an FHA-insured mortgage can offer the financing and terms to the buyer. Assumability will be a huge benefit to a future seller when interest rates turn higher: not only will the sales price be higher because of the attractive financing, the pool of qualified buyers will be larger due to the lower monthly payment that comes with a lower interest rate.

Streamline Refinance

FHA-insured mortgages have a refinance option that requires no appraisal. This option has allowed many homeowners to reduce their monthly payments even when their property was worth less than what was owed, a benefit that would not be possible with any other type of mortgage.



A new icon has been created for the grid view which will indicate if a specific condo or townhome is FHA approved.



APPROVED!
This property is approved for FHA Financing.

REPORT SUMMARY

FHA Status: **APPROVED**
Eligibility Status: **ELIGIBLE**

PROPERTY INFORMATION

Address: 921 North Campbell Avenue, Chicago, IL 60622 - MLS: 08766664

County: Cook

Condo Name: The 919-21 N Campbell

Condo ID: A006854

Number of Units: 8

FHA ELIGIBILITY

Eligibility Status: Eligible

Saturation Violation: N

Saturation: 12.5%

Owner Occupancy Violation: N

Owner Occupancy: 88%

Decertification Date: 2/25/2017

FHA INFORMATION

Status: Approved

FHA Max Loan Amount: \$365,700

FHA ASSUMABLE INFORMATION

FHA Assumable Status: Coming Soon

Loan Terms:

Sign Out

Search completed in 0.005 seconds

Spaces	Type	SCI	FHA	DPR	Photo	Info
1	Condo	S				
2	Condo	N				
3	Condo, Condo-Loft	N				
4	Condo	N				
5	Condo	N				
6	Condo	N				
7	Condo	N				
8	Condo	S				
9	Condo, Vintage	N				
10	Condo	N				
11	Condo	N				
12	Condo	S				
13	Condo	N				
14	Condo	S				
15	Condo	N				

FHA Status Levels



APPROVED!

This property is approved for FHA Financing.

REPORT SUMMARY

FHA Status: **APPROVED**

Eligibility Status: **ELIGIBLE**

The unit exists in an association that is approved for FHA financing. This allows a buyer to use an FHA forward or reverse mortgage to purchase this property.



APPROVED/CAUTION

This property is approved, but certain criteria may not fit FHA loan approval. If you have any Questions in regards to this information contact [FHA Pros](#).

REPORT SUMMARY

FHA Status: **APPROVED**

Eligibility Status: **CAUTION**

While the unit exists in an association that is approved for FHA financing, one of the following might make it difficult for the FHA mortgage to fund.

- Owner occupancy below 50%
- More than half the mortgages in this association are FHA insured exceeding the cap of FHA mortgages for the project.
- Decertification date within two months



INELIGIBLE

This property is not approved and is not eligible for a new FHA loan. If you would like to request FHA approval for this property please contact [FHA Pros](#).

REPORT SUMMARY

FHA Status: **NOT APPROVED**

Eligibility Status: **INELIGIBLE**

The unit is not approved for FHA financing. Information about obtaining FHA approval for the association you can be obtained through FHA Pros via a link, email or phone number.

Red light status icon will not be displayed on the grid view, but the report is still available via a link in the "Full-Agent" report.

Program Summary

- No Additional Cost for MRED 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
- New FHA status alert for your condos and townhomes
- 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/mred