

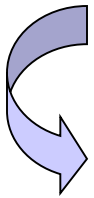


Broker & Agent Program Overview



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 Agents:

- Included as part of the suite of services available to every Agent who belongs to MRIS. 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”*
- 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.

Image 1 of 1 [Album](#)




Ownership: Fee Simple, Sale
Foreclosure: No
Adv Subdivision: The Forum
Leg Subdivision: The Forum
Condo/Coop Proj Name:

Status: ACTIVE
Auction: No


List Price: \$400,000
Potential Short Sale: Undisclosed
Ground Rent:
#Lvls/Fpls: 2/3
ADC Map Coord: N

A special Agent screen display has been created that will display your chosen lender(s) mortgage information directly within the property detail view. Agent's can use this display to see the lending information their homebuyers can view.

(Example below shows 1 Lender display, can display up to 3)

Subcomp. 2: **Dual Agency:** No Buy Comp. 2: **Des Rep:** No Add'l: **Var Comm:** No

Mortgage Payment Options for MLS: 12345 - Rockville, MD 20852

 LENDER COMPANY HOME MORTGAGE		Affiliated Lender Any Lender Branch		Demonstration Account (555) 123-4567 char.theiner@rateplug.com		Personalize Your Mortgage	
GET DETAILS		30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	Estimated Sales Price: \$ <input type="text"/>	
Mortgage Paymt:		\$1,867	\$2,657	\$1,817	\$1,842	Down Payment: Amount or Percent \$ <input type="text"/> 20% ▼	
Taxes:		\$156	\$156	\$156	\$156	<input type="button" value="CALCULATE"/>	
Insurance:		\$63	\$63	\$63	\$63		
Assessments:		\$50	\$50	\$50	\$50		
PMI:		\$0	\$0	\$0	\$0		
Total Paymt:		\$2,137	\$2,927	\$2,086	\$2,111		
Est. Income Req.:		\$88k	\$121k	\$86k	\$87k		

E-mail Demonstration



Ownership: Fee Simple, Sale

Foreclosure: No

Adv Subdivision: Ward Farm Estates

Leg Subdivision: WARD FARM ESTATES

Condo/Coop Proj Name:

Year Built: 1976

Status: ACTIVE

Auction: No

List Price: \$8,000,000

Potential Short Sale: No

Ground Rent:

#Lvls/Fpls: 1/ 1

ADC Coord: 16W

 [Live Mortgage Info](#)

When the Agent emails property listings to homebuyers through Matrix, the homebuyer can access the mortgage payment information via a link displayed next to the list price in the *Customer Full*, *Customer Short* and *Customer Synopsis* screen displays. When the homebuyer clicks on that link...

Lot AC/SF: .783 / 34117

Exterior:

Exterior Const: Metal

Other Structures:

Lot Desc:

Basement: No,

Parking: Permit Required

Tax Living Area: 1,440

Total Fin Sq/Ft:

Exposure:

Roofing:

#Gar/Crpt/Assgd: / /

HEATING/COOLING/WATER:

Heat System: Energy Star Heating System

Water: Lateral Not Installed/Must Tap Off Main

Cool System: Programmable Thermostat

Sewer/Septic: Grinder Pump

Appliances:

Amenities:

Community Fee Includes:

Community Amenities:

Heat Fuel: Natural Gas

Hot Water: Multi-tank

Cool Fuel: Natural Gas

Soil:


...they will see the Lender's expanded product menu and be able to play "what if" scenarios with the numbers to find the program that best fits them. The customer can also provide their contact information to order free services provided by the Lender.

Demonstration Account of Affiliated Lender - Mortgage Programs

[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/STWMLS>

Free Services by:



Select the **free reports** you would like to receive, enter your e-mail address and submit
☐ Credit Report and Analysis
☐ Mortgage Planning Software
☐ Rent vs. Own Analysis

Name:
E-mail:
Phone: () -

Have a Mortgage Question? Please Contact: Demonstration Account - Affiliated Lender
 **Office:** (555) 123-4567 **Mobile:** (555) 666-7777 **E-mail:** [Demonstration Account](#) **Web Site:** <http://www.lenderwebsite.com>
Contact me for a free Mortgage Pre Approval and to receive a complete Mortgage Plan....Your Text goes here....

Property Summary Information - MLS: 12345

Demo Agent Company



Address: 123 Main St. - Anytown, RI 02123

Asking: \$250,000 **Bedrooms:** 3 **Baths:** 2

Year Built: 2004 **Appx. Sq. Ft:** 2600 **Lot Size:** 1 Acre

[Larger Picture](#)

To schedule a showing of this property, please contact:

Agent name and contact info appears here

	30 Year Fixed	15 Year Fixed	5/1 ARM
Loan Amount:	\$2,960,000	\$2,960,000	\$2,960,000
Interest Rate:	7.250%	6.000%	5.750%
APR:	7.290%	6.050%	5.760%
Points:	0	0	0
Monthly Payment			
Mortgage Payment:	\$20,192	\$24,978	\$17,274
Taxes:	\$2,382	\$2,382	\$2,382
Insurance:	\$586	\$586	\$586
Assessments:	\$0	\$0	\$0
PMI:	\$0	\$0	\$0
Total Payment *:	\$23,160	\$27,946	\$20,242
Est. Income Required:	\$958k	\$1,156k	\$838k

*Total payment includes an estimation of principal and interest payment, property taxes, assessments, 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:

\$

\$

20%



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.

AGENT'S COMPANY LOGO

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

Agent's Photo Here

Purchase Price: \$799,900
Annual Taxes (est.): \$13,819
Annual Insurance (est): \$1,400
Association Fee (monthly): \$25



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.

	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

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

Loan Officer Photo Here

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE



Contact us with any questions
(877) 710-0808

Enroll at:

www.rateplug.com/mris