



Program Overview

For NEFMLS

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 NEFMLS. *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 your listings
- 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

Within the NEFMLS Flex system, a new tab has been created that will allow the Agent and their home buyers to view the RatePlug display which will contain their lender's mortgage information and payments specific to each property sent to the home buyer through the MLS system.

flexmls

Quick Launch

Dashboard
Add/Change
Search
Daily Functions
Contacts
Taxes
Statistics
Preferences
Products
Spark

Save
E-Mail
Print
CMA
Export

1


Edit Search
List
Detail
Photos
Map
Compare
Messages

Results: 53
Selected: 4

Report
History
Tax Info
RPR
Mortgage Info
Showing Assist
Calculator
House Plans

Price | Status | MLS #

1




\$250,000

123 Main Street

Anytown

Active

2




\$250,000

2323 Elm Street

Anytown

Active

3




\$250,000

555 Oak Blvd.

Anytown

Active

4




\$250,000

969 W. 51st Avenue

Anytown

Active



Sample Lender

Demonstration Account

(555) 123-4567

Mobile: (555) 666-7777

E-mail Demonstration

Turned off for Demo

Affiliated Lender

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:	\$955	\$1,430	\$1,074	\$1,172	\$993
Rate:	4.000%	3.500%	5.000%	4.000%	4.330%
(A.P.R.):	(4.070%)	(3.610%)	(3.840%)	(4.950%)	(3.420%)
Taxes:	\$167	\$167	\$167	\$167	\$167
Ins./HOA Dues:	\$140	\$140	\$140	\$140	\$140
PMI:	\$0	\$0	\$0	\$276	\$0
Mo. Payment:	\$1,261	\$1,736	\$1,380	\$1,755**	\$1,300

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. **FHA loans allow for a 3.5% Down Payment. Monthly Payment amounts above are based on estimates, may not apply to your situation and can change without notice. ARM loan payment & interest rates will change during term. [Click Key Info for required disclosure](#). Ins. = Home Owners Insurance [Click here for relationship disclosure](#).

In addition, a new report has been created which will also include the mortgage display at the bottom.

Address: Painted Bunting WAY , JACKSONVILLE , FLORIDA ; 32224 County: Duval																																																																																							
 <p>©2014 INEFMLS, Inc.</p>		<table border="1"> <tr> <td>List Number</td> <td>7</td> <td>Status</td> <td>Active</td> </tr> <tr> <td>CTG/FROR/AUC</td> <td>CTG</td> <td>Property Type</td> <td>Residential</td> </tr> <tr> <td>Price</td> <td>\$ 389,900</td> <td>Region</td> <td>02-SOUTHSIDE</td> </tr> <tr> <td>Area</td> <td>026-ICW S-BCH &N JTB</td> <td>Parcel #</td> <td></td> </tr> <tr> <td>Lot</td> <td>57</td> <td>Block</td> <td>0</td> </tr> <tr> <td>Legal Unit #</td> <td>0</td> <td>Subd-Legal</td> <td>PABLO BAY</td> </tr> <tr> <td>Common</td> <td>PABLO BAY</td> <td>Association Fee</td> <td>Y</td> </tr> <tr> <td>Assoc Fee</td> <td>\$ 825</td> <td>Assoc Fee Freq</td> <td>Annually</td> </tr> <tr> <td>CDD Fee Y/N</td> <td>N</td> <td>CDD Fee</td> <td>0.00</td> </tr> </table>				List Number	7	Status	Active	CTG/FROR/AUC	CTG	Property Type	Residential	Price	\$ 389,900	Region	02-SOUTHSIDE	Area	026-ICW S-BCH &N JTB	Parcel #		Lot	57	Block	0	Legal Unit #	0	Subd-Legal	PABLO BAY	Common	PABLO BAY	Association Fee	Y	Assoc Fee	\$ 825	Assoc Fee Freq	Annually	CDD Fee Y/N	N	CDD Fee	0.00																																														
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Directions: From JTB, North on San Pablo, Left into Pablo bay on Crosswater, Left on Painted Bunting to home on the right.																																																																																							
Remarks: Beautiful brick home with high ceilings, open floor plan, wide plank, hand scraped flooring and plantation shutters through out. Spacious, custom kitchen with newer stainless steel LG appliances, upgraded granite countertops, pillow tile backsplash, cabinets with pull outs, walk-in pantry and travertine tile. Kitchen opens to breakfast nook and family room with vaulted ceiling and fireplace. Master suite with 2 walk-in closets, tray ceiling, jetted tub and separate shower. Three car garage with built in shelving. Huge 80' lot overlooking the lake with large screened lanai and plenty of room for a pool.																																																																																							
Waterfront Description: Lakefront Type of Dwelling: Sngl. Fam.-Detached Style: Contemporary Stories: 1 Story Square Foot Source: Tax Roll Bedrooms: Split Bedrooms Bath: MBR Bath Tub Sep St; MBR Bath W/Whirlpool; Garden Bath Dining: Separate Dining Room; Breakfast Room Kitchen: Breakfast Bar; Pantry - Walk in; Solid Srce Cntrtops Major Appliances: Range Electric; Microwave; Dishwasher; Disposer; Refrigerator; Washer/Dryer Connect; Self Cleaning Oven; Ice Maker-Refrigerat Additional Equipment: Security Sys.-Owned; Smoke Detector Additional Rooms: Entry Hall / Foyer; Separate Living Room; Family Room; Lndry/Util. (inside)		Interior Amenities: Walk-in-Closet(s); Vaulted/Cath. Ceil.; Ceiling 8+ Ft.; Palladian Window(s); Thermal Window(s); Atrium Door(s); Tile Floors; Wood Floors Fireplace: 1 Fireplace; Frplc-Fam Rm/Den/Gr; Gas Fireplace Type of Heating: Central Heating; Electric Source Type of Cooling: Central Cooling; Electric Source Energy Features: Heat Pump-Air; Ceiling Fan(s) Utilities: Water - Public; Sewer - Public; Cable - Available; Underground Util.; Sep Irrigation Meter Water Heater: Electric Water Heater Structure: Wood Frame; Brick (Other) Exterior Walls: Brick Roof: Shingle Roof Pool/Hot Tub: No Pool		Common/Club Amenities: Club Pool; Children's Pool; Tennis Court(s); Soccer Field(s); Playground; Walking/Jogging Path Misc Exterior: Covenants/Restrictns; HO Assoc. Name: BCM Services; Lanai - Screened Parking Facilities: Attached Garage; 3 Car Garage; Garage Door Opener Approx Parcel Size: 1/4 to 1/2 Acre Lot Description: Regular Lot; Curb & Gutter Lot Location: Suburban Presently Zoned: Residential; PUD Road Frontage: City Street Road Surface: Asphalt Road Possible Financing: Will Consider VA; Conventional; Cash Documents on File: Survey on File; Photos on File; Virtual Tour Occupancy: At Closing																																																																																			
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If the home buyer clicks on the "key info" link...


The screenshot shows the flexmls website interface. On the left is a list of properties for sale, all priced at \$250,000. The main content area displays 'Mortgage Payment Options for 123 Main St. - Anytown, FL 32256 - MLS: 12345'. This section includes a 'Sample Lender' logo, a 'KEY INFO' link (circled in red), and a table of mortgage options. To the right of the table is a 'Personalize Your Mortgage' section with input fields for 'Estimated Sales Price' and 'Down Payment: Amount or Percent', and a 'CALCULATE' button. A red arrow points from the text 'If the home buyer clicks on the "key info" link...' to the 'KEY INFO' link.

Mortgage Payment Options for 123 Main St. - Anytown, FL 32256 - MLS: 12345

Sample Lender Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo	Affiliated Lender					Demonstration Account (555) 123-4567 Demo: E-mail address displays here	
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Taxes:	\$167	\$167	\$167	\$167	\$167		
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...they will view your Lender's expanded product menu and they can also email a question about financing to the lender or request services such as pre-approval. This early introduction to your trusted lender can help prevent financing snags later in the transaction.


**Sample Lender**

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) 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



[Larger Picture](#)

Address: 123 Main St. - Anytown, FL 32256 - 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

Demo Agent Company

For informational purposes only: Demo Agent Company is not a mortgage lender. Contact Affiliated Lender directly for more information about mortgage 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 32256 - 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
Interest Rate:	4.000%	3.500%	5.000%	4.000%	4.330%
APR:	4.070%	3.610%	3.840%	4.950%	3.420%
Points:	0	0	0	0	0
Monthly Payment					
Mortgage Payment:	\$955	\$1,430	\$1,074	\$1,172^{^*}	\$993



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 6 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

Program Summary

- No Additional Cost for NEFMLS 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 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/nefmls