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.
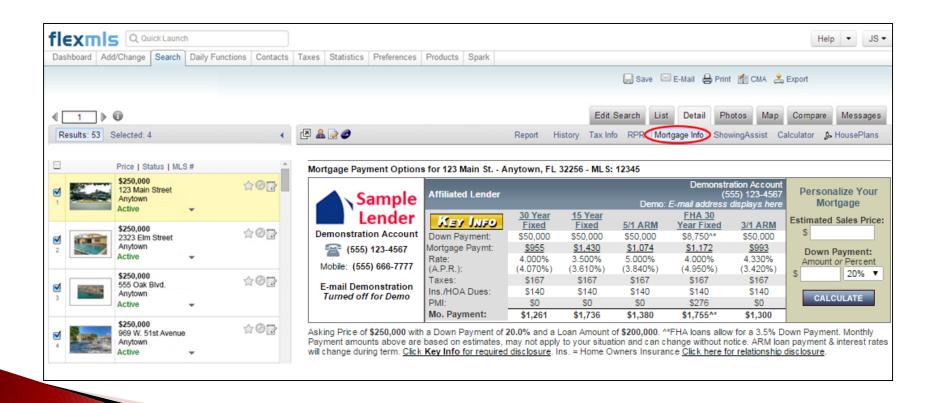
How RatePlug benefits you:

- 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.

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

If the home buyer clicks on the "key info" link…

…they will view your Lender's expanded product menu and they can also email a question about financing to the lender or request services 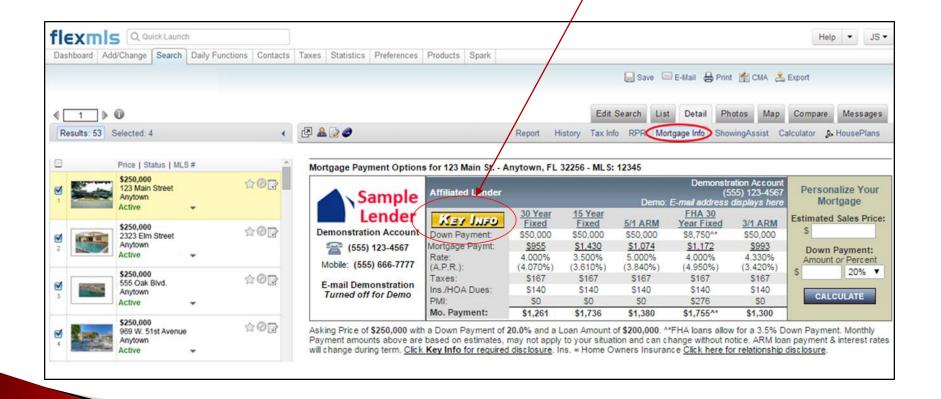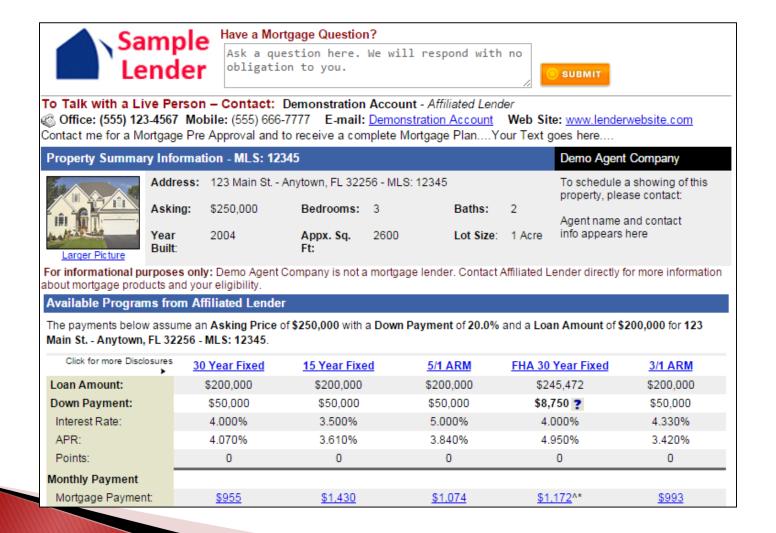such as pre-approval. This early introduction to your trusted lender can help prevent financing snags later in the transaction.

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				Demo Agent Company

Address:	123 Main St. - Anytown, FL 32256 - MLS: 12345			To schedule a showing of this property, please contact:
Asking:	$250,000	**Bedrooms:** 3	**Baths:** 2	Agent name and contact info appears here
Year Built:	2004	**Appx. Sq. Ft:** 2600	**Lot Size:** 1 Acre	

Larger Picture

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 back-yard 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

FOR DEMO ONLY not live data

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 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