

Program Overview For Northstar MLS Members



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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.

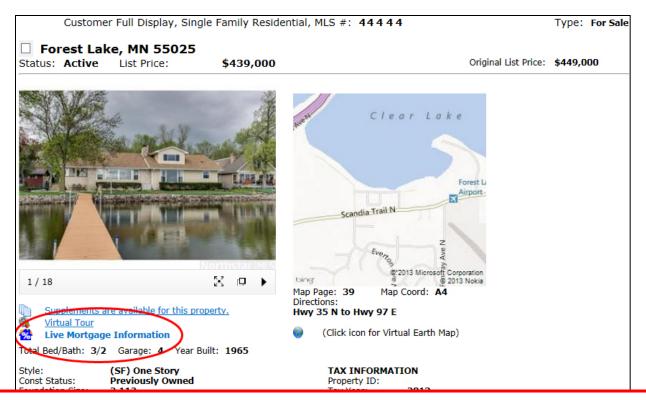
How RatePlug benefits you:

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

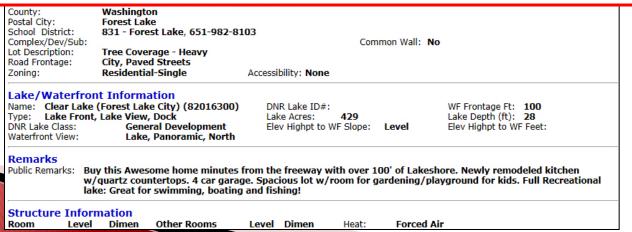
^{*} Based on data from 7 major MLS markets viewing over 50,000 real estate transactions



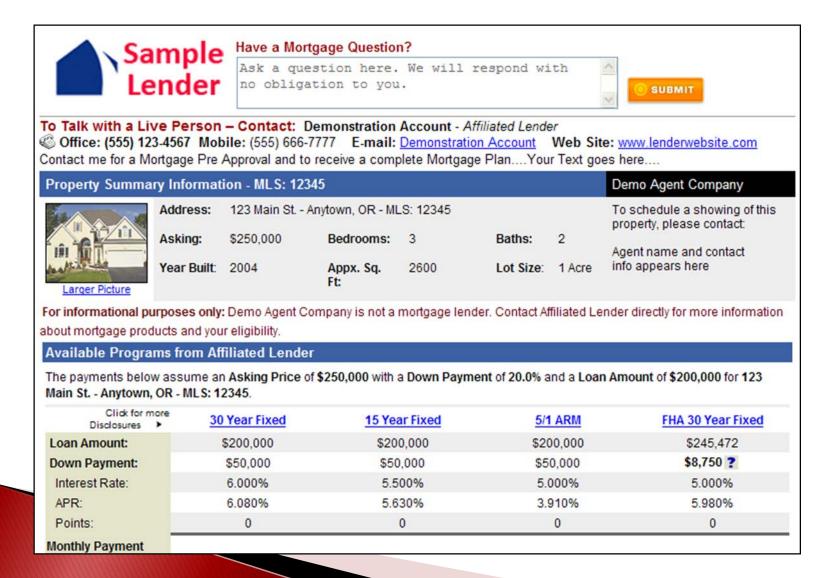
How RatePlug works within the MLS System



Within the Northstar MLS system, a new link has been created that will be available in the property reports that Agents send to homebuyers. When the homebuyers click 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. This early introduction to your trusted lender can help prevent financing snags later in the transaction.





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 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 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

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

Agent's Photo Here









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

Bill Jones YourCo. Lending, Inc. (555) 257-7584 biones@lending.com Loan Officer Photo Here



LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE

Program Summary

- No Additional Cost for Northstar MLS 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/northstarmls