



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

Customer Full Display, Single Family Residential, MLS #: **44444** Type: **For Sale**

☐ **Forest Lake, MN 55025**
 Status: **Active** List Price: **\$439,000** Original List Price: **\$449,000**




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[Supplements are available for this property.](#)
[Virtual Tour](#)
[Live Mortgage Information](#)

Total Bed/Bath: 3/2 Garage: 4 Year Built: 1965

Style: (SF) One Story
 Const Status: Previously Owned



Map Page: 39 Map Coord: A4
 Directions:
Hwy 35 N to Hwy 97 E


(Click icon for Virtual Earth Map)


TAX INFORMATION
 Property ID:
 Tax Year: 2012


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...


County:	Washington		
Postal City:	Forest Lake		
School District:	831 - Forest Lake, 651-982-8103		
Complex/Dev/Sub:		Common Wall:	No
Lot Description:	Tree Coverage - Heavy		
Road Frontage:	City, Paved Streets		
Zoning:	Residential-Single	Accessibility:	None
Lake/Waterfront Information			
Name:	Clear Lake (Forest Lake City) (82016300)	DNR Lake ID#:	WF Frontage Ft: 100
Type:	Lake Front, Lake View, Dock	Lake Acres: 429	Lake Depth (ft): 28
DNR Lake Class:	General Development	Elev Hightpt to WF Slope: Level	Elev Hightpt to WF Feet:
Waterfront View:	Lake, Panoramic, North		
Remarks			
Public Remarks:	Buy this Awesome home minutes from the freeway with over 100' of Lakeshore. Newly remodeled kitchen w/quartz countertops. 4 car garage. Spacious lot w/room for gardening/playground for kids. Full Recreational lake: Great for swimming, boating and fishing!		
Structure Information			
Room	Level	Dimen	
Other Rooms	Level	Dimen	
Heat:	Forced Air		

...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.

**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

[Larger Picture](#)

Demo Agent Company
To schedule a showing of this property, please contact:
Agent name and contact info appears here

Address: 123 Main St. - Anytown, OR - MLS: 12345
Asking: \$250,000 Bedrooms: 3 Baths: 2
Year Built: 2004 Appx. Sq. Ft: 2600 Lot Size: 1 Acre

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, OR - MLS: 12345.

Click for more Disclosures ▶

	30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed
Loan Amount:	\$200,000	\$200,000	\$200,000	\$245,472
Down Payment:	\$50,000	\$50,000	\$50,000	\$8,750 ?
Interest Rate:	6.000%	5.500%	5.000%	5.000%
APR:	6.080%	5.630%	3.910%	5.980%
Points:	0	0	0	0
Monthly Payment				



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 backyard with covered porch.

AGENT'S COMPANY LOGO

Agent's Photo Here

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

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.

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 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