



Program Overview

For REcolorado

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 REcolorado members. *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 their listings
- RatePlug protects you from the new FTC MAP record keeping requirements that impact *ALL* real estate professionals

* Based on data from major MLS markets



How RatePlug works within the MLS System

When participating Agents send property listings to their customers, real time mortgage information is available for each listing. When a customer clicks on the link...

8 E Maple Ave
Denver, CO 80230

County: **Denver**
 Locale: **Lowry**
 Community:

MLS#: **02/20/15**
 List Date: **02/20/15**
 Status Conditions: **None Known**
 Has HOA: **Yes**
 INV Blackout Ends:
 Title Company: **Land Title**
 Financial Terms: **Cash,Conventional,**
 Earnest \$: **\$42500, LIV Sotheby's International Realty**
 Seller Type: **Individual**
 Legal Desc: **LOWRY FLG #7 B3 L14**

Status: **Active**
 List Price: **\$850,000**
 Original List Price: **\$850,000**
 Tax ID:
 Taxes: **\$4,213 (2013)**



Type: **Detached Single Family** Style: **2 Story**
 Architecture: **Traditional** Year Built: **2003**
 Construct Details:
 Time to Completion:
 Builder Name: **Wall Custom Homes**
 Heat Fuel: **Gas**
 Heat Type: **Forced Air**
 Cooling: **Air Conditioning-Central**
 Other HVAC:
 HVAC Detail:
 Construction:
 Exterior: **Other**
 Roofing: **Rock,Stucco**
Composition Shingles

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Total Beds:	5	Upper Sqft:		PSF Above Grade:	\$283.62
Total Baths:	5	Main Sqft:		PSF Total:	\$188.39
Full Baths:	4	Lower Sqft:		PSF Finished:	\$196.08
3/4 Baths:	0	Above Grade:	2,997	Bsmt Type:	Full
Half Baths:	1	Basement Sqft:	1,515	Subfloor:	
1/4 Baths:	0	Total Sqft:	4,512	Bsmt Finished:	Yes
Rough-in:	No	Finished Sqft:	4,335	% Fully Finished:	
		Other Finished Sqft:		Bsmt Ceiling Height:	
		Other Finished Sqft Desc:			
		Measurement From:	Appraiser Measured	Date Measured:	01/30/2015

School District: **Denver 1** Sr High: **Hill**
 Elementary: **Lowry** Jr High/Middle: **George Washington**

Appliances: **Dishwasher,Double Oven**

...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 to avoid financing issues later.

Property Summary Information - MLS: 12345
Demo Agent Company



Larger Picture

Address: 123 Main St. - Anytown, CO 80111 - 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

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.

Demonstration Account of Affiliated Lender
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/agents.asp?name=RECOLORADO>



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....

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, CO 80111 - 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:	4.064%	3.609%	3.851%	4.770%	3.450%
Points:	0	0	0	0	0
Monthly Payment					
Mortgage Payment:	\$955	\$1,430	\$1,074	\$1,172**	\$993
Taxes:	\$100	\$100	\$100	\$100	\$100
Insurance:	\$40	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$600	\$600	\$600	\$600	\$600
PMI:	\$0	\$0	\$0	\$171	\$0
Total Payment*:	\$1,695	\$2,170	\$1,814	\$2,083**	\$1,733

*Total payment includes an estimation of principal and interest payment, property taxes, HOA/dues/fees, home owners insurance and private mortgage insurance (PMI) if applicable. Monthly Payment amounts above are based on estimates, may be greater and may not apply to your situation and can change without notice. **FHA loans allow for a 3.5% Down Payment. You can change your down payment amount below.



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 up to 10 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.

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

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
 Dining 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
 bjones@lending.com

Loan Officer Photo Here

LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE

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Program Summary

- No Additional Cost for REcolorado 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 FTC MAP guidelines

* Lenders are required to pay a license fee to be displayed

contact us with any questions
(877) 710-0808
www.rateplug.com/recolorado for information
or to enroll