



Program Overview

For SEMAR Members

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 SEMAR. *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 SEMAR 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
Help
JS

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

Save
E-Mail
Print
CMA
Export

1

Results: 53
Selected: 4

Edit Search
List
Detail
Photos
Map
Compare
Messages

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

Price | Status | MLS #

1

2

3

4

\$250,000
123 Main Street
Anytown
Active

\$250,000
2323 Elm Street
Anytown
Active

\$250,000
555 Oak Blvd.
Anytown
Active

\$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
 Down Payment: \$50,000
 Mortgage Paymt: \$955
 Rate: 4.000%
 (A.P.R.): (4.070%)
 Taxes: \$167
 Ins./HOA Dues: \$140
 PMI: \$0
 Mo. Payment: \$1,261



Demonstration Account
 (555) 123-4567
 Demo: E-mail address displays here

30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed	3/1 ARM
\$50,000	\$50,000	\$50,000	\$8,750**	\$50,000
\$955	\$1,430	\$1,074	\$1,172	\$993
4.000%	3.500%	5.000%	4.000%	4.330%
(3.840%)	(3.610%)	(3.840%)	(4.950%)	(3.420%)
\$167	\$167	\$167	\$167	\$167
\$140	\$140	\$140	\$140	\$140
\$0	\$0	\$0	\$276	\$0
\$1,261	\$1,736	\$1,380	\$1,755**	\$1,300

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: Lake City, MN 55041 County:Wabasha																																																																			
		Prop Type: Residential List Price: \$328,500 List Number: Year Built: 1890 Above Ground SqFt: 3,206 Below Ground SqFt: 925 Main Floor SqFt: 1,603 Total SqFt: 4,131 Approx Nbr of Acres: 0.34 Total Bedrooms: 4 Total Bathrooms: 2	Status: Active Type of Property: Single Family Full Baths: 1 3/4 Baths: 1 1/2 Baths: 0 1/4 Baths: 0 Aprox Lot Dimensions: 100x150 Lot/Land Description: Corner Lot; Landscaped Style: Single Family Stories: 2 Story																																																																		
Public Remarks: Not one stone left unturned here! This 1890 built home has been renovated and pride of ownership is evident throughout. Freshly painted and floors refinished to bring back that character and charm. Updated wiring and electrical to accommodate ceiling fans and fixtures. Many built-ins with original woodwork to include crown molding, lead glass windows and cove ceilings. See supplement. More...																																																																					
Directions: Hwy 63 north to Lake City, left on North Oak Street, house on corner on right.																																																																					
Legal Description: SECT-05 TWP-111 RANGE-012 LAKE CITY SWLY 100' OF LOTS 6 & 7 & SWLY 100' OF SE1/2 OF LOT 8 BLK 36																																																																					
Total Fns'h'd SqFt: 3,206 Finished Above Grade: 3,206 Finished Below Grade: 0 Foundation Size: Air Conditioning: Central Heat: Boiler; Fireplace; Wood Stove Fuel: Natural Gas; Wood Water: City Sewer: City	Garage Type: Attached; Garage SqFt: 480 Garage Stalls: 2 Exterior: Steel Roof: Asphalt Shingles Fireplace: Yes # Fireplaces: 3 Fireplace Type: Gas; Wood Burning Parcel Number:	<table border="1"> <thead> <tr> <th>Room Name</th> <th>Lvl</th> <th>L</th> <th>W</th> <th>Room Remarks</th> </tr> </thead> <tbody> <tr> <td>Kitchen</td> <td>Main</td> <td>15</td> <td>23</td> <td>granite</td> </tr> <tr> <td>Dining Room</td> <td>Main</td> <td>14</td> <td>22</td> <td>built-ins</td> </tr> <tr> <td>Living Room</td> <td>Main</td> <td>17</td> <td>28</td> <td>fireplace</td> </tr> <tr> <td>Master Bedroom</td> <td>2nd Floor</td> <td></td> <td></td> <td>adjacent to sunroom</td> </tr> <tr> <td>Bath</td> <td>Main</td> <td></td> <td></td> <td>updated</td> </tr> <tr> <td>Bath</td> <td>2nd Floor</td> <td></td> <td></td> <td>updated</td> </tr> <tr> <td>Bedroom 2</td> <td>2nd Floor</td> <td>17</td> <td>10</td> <td>walk-in closet</td> </tr> <tr> <td>Bedroom 3</td> <td>2nd Floor</td> <td>16</td> <td>13</td> <td>built-ins</td> </tr> <tr> <td>Bedroom 4</td> <td>2nd Floor</td> <td>13</td> <td>13</td> <td></td> </tr> <tr> <td>Den/Office</td> <td>2nd Floor</td> <td>15</td> <td>13</td> <td>bamboo flooring</td> </tr> <tr> <td>Sunroom/Solarium</td> <td>2nd Floor</td> <td>8</td> <td>7</td> <td></td> </tr> </tbody> </table>		Room Name	Lvl	L	W	Room Remarks	Kitchen	Main	15	23	granite	Dining Room	Main	14	22	built-ins	Living Room	Main	17	28	fireplace	Master Bedroom	2nd Floor			adjacent to sunroom	Bath	Main			updated	Bath	2nd Floor			updated	Bedroom 2	2nd Floor	17	10	walk-in closet	Bedroom 3	2nd Floor	16	13	built-ins	Bedroom 4	2nd Floor	13	13		Den/Office	2nd Floor	15	13	bamboo flooring	Sunroom/Solarium	2nd Floor	8	7							
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Appliances: Cooktop; Dishwasher; Refrigerator; Wall Oven Association Fees: Association Fee Incl: Occupied By: Owner Terms: Cash; Conventional; DVA; FHA; Rural Development		Amenities - Interior: Bow/Bay Window; Ceiling Fan(s); Ceramic Tile; Dinette; Eat-in Kitchen; Formal Dining Room; French Doors; Hardwood Floors; Kitchen Center Island; Kitchen Window; Natural Woodwork; Open Staircase; Paneled Doors; Tiled Floors; Walk-up Attic; Washer/Dryer Hkups; Woodburning Stove Amenities - Exterior: Amenities - Shared: Basement Style: Partial Basement Material: Stone Basement Features: Unfinished Waterfront: No Waterfront Name: None Water Access:																																																																			
Agent Remarks: Must have appointment to show. Call seller, Kathy at 651-955-7708, with 2-hours notice. Square footage based on courthouse records. Buyer agent to verify. Chest freezer and washer/dryer are negotiable. Tulle draperies in bedroom do not stay.																																																																					
Mortgage Payment Options for 123 Main St. - Anytown, MN 55906 - MLS: 12345																																																																					
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If the home buyer clicks on the “key info” link...

The screenshot shows the flexmls website interface. At the top, there's a navigation bar with links like Dashboard, Add/Change, Search, Daily Functions, Contacts, Taxes, Statistics, Preferences, Products, and Spark. Below this is a search bar and a list of results. On the left, there's a list of properties with details like Price, Status, and MLS #. The main content area displays 'Mortgage Payment Options for 123 Main St. - Anytown, MN 55906 - 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 line points from the text 'If the home buyer clicks on the “key info” link...' to the 'KEY INFO' link.

flexmls Quick Launch

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

Save E-Mail Print CMA Export

Edit Search List Detail Photos Map Compare Messages

Report History Tax Info RPR **Mortgage Info** ShowingAssist Calculator HousePlans

Results: 53 Selected: 4

Price | Status | MLS #

Price	Status	MLS #
\$250,000	Active	123 Main Street Anytown
\$250,000	Active	2323 Elm Street Anytown
\$250,000	Active	555 Oak Blvd. Anytown
\$250,000	Active	969 W. 51st Avenue Anytown

Mortgage Payment Options for 123 Main St. - Anytown, MN 55906 - MLS: 12345

Sample Lender
Demonstration Account
(555) 123-4567
Mobile: (555) 666-7777
E-mail Demonstration
Turned off for Demo

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
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Demo: E-mail address displays here

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Estimated Sales Price: \$
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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.



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	
 <p>Larger Picture</p>	Address: 123 Main St. - Anytown, MN 55906 - 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		

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, MN 55906 - 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
Taxes:	\$167	\$167	\$167	\$167	\$167
Insurance:	\$40	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$100	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$271	\$0
Total Payment^{^*}:	\$1,261	\$1,736	\$1,380	\$1,750^{^*}	\$1,300



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 SEMAR 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/semar