



Program Overview

For SIRMMLS

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 SIRMLS. *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


 <p>Address: 7... ALSTON CT Unit: City: EDWARDSVILLE St IL Zip: Subdivision: Elem Sch: EDWARDSVILLE DIST 7 Mid Sch: EDWARDSVILLE DIST 7 High Sch: EDWARDSVILLE</p>	<p>MLS: 41</p> <p>PROPERTY</p> <p>Status: Active Prop Type: New Construction List Board: GGAR Photos: 15</p>	<p>Current Price: \$469,900 Bedrooms: 4 Total Baths: 3 Full Baths: 3 3/4 Baths: 0 Half Baths: 0 Fin Bsmt Rms: 4 Fireplaces: 1 Garages: 3 CAR Parking: ATTACHED GARAGE</p>																								
	<p>Style: 1 STORY R-Factors: C: 48 W: 13 HERS Score: Exterior: BRICK COMBO Roof: SHINGLE</p>	<p>Heat: FORCED AIR Fuel: GAS A/C: CENTRAL AIR Elec: Wtr: PUBLIC Green Cert: Swr: PUBLIC Basement: FULL Driveway: CONCRETE</p>	<p>Apx Finished Abv Grd: 2248 Apx Finished Blw Grd: 1554 Apx Total Finished: 3802 Apx Yr Built: 2012</p>																							
<p>SCHOOLS</p> <table border="1"> <thead> <tr> <th>ROOM</th> <th>DM</th> <th>LEVEL</th> <th>FLOORING</th> </tr> </thead> <tbody> <tr> <td>Living</td> <td>19 x 16.8</td> <td>MAIN</td> <td>WOOD</td> </tr> <tr> <td>Dining</td> <td>12.6 x 12.2</td> <td>MAIN</td> <td>WOOD</td> </tr> <tr> <td>Kitchen</td> <td>14.4 x 10</td> <td>MAIN</td> <td>WOOD</td> </tr> <tr> <td>Family</td> <td>18 x 24</td> <td>LOWER</td> <td>OTHER</td> </tr> <tr> <td>Mat Bdrm</td> <td>17 x 15</td> <td>MAIN</td> <td>CARPET</td> </tr> </tbody> </table>	ROOM	DM	LEVEL	FLOORING	Living	19 x 16.8	MAIN	WOOD	Dining	12.6 x 12.2	MAIN	WOOD	Kitchen	14.4 x 10	MAIN	WOOD	Family	18 x 24	LOWER	OTHER	Mat Bdrm	17 x 15	MAIN	CARPET	<p>LAND/ACRES: Apx Acres: Lot Size: 92 X 140.01 Frontage: Waterfront: Lot/Site Features: DEED RESTRICT , UNDERGROUND UTIL Pool: ADA Compliant: N</p>	
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Within the SIRMLS InnoVia system, a new report 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.








and a 36" Jenni-Air gas range it is sure to please any resident chef or food enthusiast. The master bedroom suite is designed as your private retreat with 10' ceilings and a luxurious bath with dual sink vanity, 5' tiled shower, corner soaking tub and a spacious walk-in closet. The LL is complete with a 4th guest bedroom, full bath, wet bar, game area and family room. Luxurious finishes, attention to detail and quality workmanship make this home a dream come true. ECD 8/2012.

Directions: Goshen Rd. to Ebbets Field.
Cross Road: GARVEY

Mortgage Payment Options for 123 Main St. - Anytown, IL 60610 - MLS: 12345

 <p>Sample Lender</p> <p>Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo</p>	<p>Affiliated Lender</p> <p>KEY INFO</p> <p>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</p>	<p>Demonstration Account (555) 123-4567 Demo: E-mail address displays here</p> <table border="1"> <thead> <tr> <th>30 Year Fixed</th> <th>15 Year Fixed</th> <th>5/1 ARM</th> <th>FHA 30 Year Fixed</th> </tr> </thead> <tbody> <tr> <td>\$50,000</td> <td>\$50,000</td> <td>\$50,000</td> <td>\$8,750**</td> </tr> <tr> <td>\$955</td> <td>\$1,430</td> <td>\$1,074</td> <td>\$1,172</td> </tr> <tr> <td>4.000%</td> <td>3.500%</td> <td>5.000%</td> <td>4.000%</td> </tr> <tr> <td>(4.070%)</td> <td>(3.610%)</td> <td>(3.640%)</td> <td>(4.950%)</td> </tr> <tr> <td>\$167</td> <td>\$167</td> <td>\$167</td> <td>\$167</td> </tr> <tr> <td>\$140</td> <td>\$140</td> <td>\$140</td> <td>\$140</td> </tr> <tr> <td>\$0</td> <td>\$0</td> <td>\$0</td> <td>\$276</td> </tr> <tr> <td>\$1,261</td> <td>\$1,736</td> <td>\$1,380</td> <td>\$1,755**</td> </tr> </tbody> </table>	30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed	\$50,000	\$50,000	\$50,000	\$8,750**	\$955	\$1,430	\$1,074	\$1,172	4.000%	3.500%	5.000%	4.000%	(4.070%)	(3.610%)	(3.640%)	(4.950%)	\$167	\$167	\$167	\$167	\$140	\$140	\$140	\$140	\$0	\$0	\$0	\$276	\$1,261	\$1,736	\$1,380	\$1,755**	<p>Personalize Your Mortgage</p> <p>Estimated Sales Price: \$ <input type="text"/></p> <p>Down Payment: Amount or Percent \$ <input type="text"/> 20% ▼</p> <p>CALCULATE</p>
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<p>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.</p>																																							


In addition, a new link has been added to other consumer reports which will link to the mortgage information. If the homebuyer clicks on this link or the "key info" link in the new report...

 <p>Sample Elevation</p> <p>SIR/MLS, INC.</p>		 MLS: 43  PROPERTY Status: Active Prop Type: New Construction List Board: RASI Photos: 24		Current Price: \$339,000 Bedrooms: 4 Total Baths: 3 Full Baths: 3 3/4 Baths: 0 Half Baths: 0 Fin Bsmt Rms: 2 Fireplaces: 1 Garages: 2 CAR Parking: ATTACHED GARAGE																					
		Style: 1 STORY R- Factors: C: 50 W: 21 HERS Score: Exterior: BRICK Roof: SHINGLE																							
Address: ... AUGIES WAY PI Unit: City: MILLSTADT St: IL Zip:  COMMUNITY Subdivision:		Heat: FORCED AIR Fuel: ELECTRIC , GAS A/C: CENTRAL AIR Elec: CIRCUIT BREAKERS Wtr: PUBLIC Green Cert: ENERGY STAR CERTIFIED Swr: PUBLIC Basement: FULL Driveway: CONCRETE		Apx Finished Abv Grd: 2078 Apx Finished Blw Grd: 822 Apx Total Finished: 2900 Aprx Yr Built: 2014																					
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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.

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=SIRMLS>

**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
 Larger Picture	Address:	123 Main St. - Anytown, IL 60610 - 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.

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, IL 60610 - 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:	4.000%	3.500%	5.000%	4.000%
APR:	4.070%	3.610%	3.840%	4.950%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$955	\$1,430	\$1,074	\$1,172^{A*}



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 SIRMLS 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/sirmls