

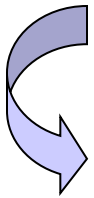


STWMLS Real Estate  
Broker & Agent  
Program Overview



Research indicates that homebuyers are changing the way they search for a new home:

- Over 90% of homebuyers search and view Property Listings online  
(ie: via Realtor MLS, Search Engines, Realtor.com, Broker Websites, etc...)
- Over 72% then search for Mortgage information on other sites (Google, Yahoo, E-Loan, Lending Tree, etc...)



*RatePlug melds a Lender's live mortgage payment information with MLS Property Listing information so that homebuyers can view total housing payments specific to each property listing.*




## RatePlug Benefits to Agents:

- Included as part of the suite of services available to every Agent who belongs to STWMLS. 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” \*
- You select your lending partner(s) that you trust
- Agents are provided professional, co-branded Open House/Property Flyers for marketing purposes from their lending partner(s)
- RatePlug protects you from the new FTC MAP record keeping requirements!

\* Based on data from 7 major MLS markets viewing over 49,775 real estate transactions.

\*\*\* SINGLE FAMILY \*\*\* \*\*\* Customer Display \*\*\* List# 99999 Active



**22222 VIEW DR**  
**USQUEPAUGH AREA**

Richmond, RI 02892

Zoning: R-2      Assessment: 258800.0  
 Plat: 35      RE Taxes: \$3,886- 2009  
 Lot: 6E      F.D. Tax: \$205  
 Block:      Asn Fee:

Sale Price:  
 List Price: \$267,000  
 Orig Price: \$267,000  
 RE Licensee Owner: N  
 Lot SF: 40,000  
 Apx Lot Acres: 0.920  
 Frontage:  
 Historic: None

Charming Cape on wooded lot. Recent roof, furnace, central a/c, tile bath, shed, electric service. Very large 2nd flr bedrms. Whirlpool. Expansive deck. Partially fin lower level/walkout. Near URI. Subject to Seller purchasing home of choice.

Type: Cape Cod	Levels: 2	Bedrooms: 3	Abv Grd Liv Area: 1,428
Year Built: 1976	Total Rms: 6	Full/Half Baths: 2.0	Belw Gr Liv Area: 0
Garage/On-Site: 0	Under Const: N		Total Grs Liv Area: 1,428
Fireplaces: 1	Undgrd Tank Sz/Type: None /None		Foundation:


Lower Level: Full,Partial Fin, Walkout, Ldry	Liv Rm:
First Floor: LR,FP, EDK, FDR, BR, TBTS, DECK	Mstr Bdrm:
2nd Floor: LRG MBR, LRG BR, TB W/WHIRLPOOL	Third Floor:

A new property report has been created within the MLXchange system named 'SFM Cust Display w/RatePlug'.

When a participating Broker or Agent sends one of these reports to their customers through the MLS system, real time mortgage information is displayed on each listing. If the homebuyer clicks on the 'Get Details' link...

Heat System: Forced Air      Water Amen:      Electric: 200 Amps Circuit  
 Apx Heat \$: 1501-1800      Sewer: Septic System      Plumbing: Mixed  
 Cool: Central Air Conditioning      Hot Water: Electric

Mortgage Payment Options for MLS: 12345 - Anytown, RI 02123

 <b>Sample Lender</b> Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 <a href="#">E-mail Demonstration</a>	Affiliated Lender Any Lender Branch		Demonstration Account (555) 123-4567 char.theiner@rateplug.com		<b>Personalize Your Mortgage</b> Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> 20% <input type="button" value="v"/> <input type="button" value="CALCULATE"/>	
	<a href="#">GET DETAILS</a>	30 Year Fixed	15 Year Fixed	<a href="#">5/1 ARM</a>		<a href="#">3/1 ARM</a>
	Down Payment:	\$50,000	\$50,000	\$50,000		\$50,000
	Mortgage Payment:	\$1,199	\$1,634	\$1,074		\$993
	Taxes:	\$100	\$100	\$100		\$100
	Insurance:	\$40	\$40	\$40		\$40
HOA/Dues/Fees:	\$100	\$100	\$100	\$100		
PMI:	\$0	\$0	\$0	\$0		
<b>Total Payment:</b>	<b>\$1,439</b>	<b>\$1,874</b>	<b>\$1,314</b>	<b>\$1,233</b>		

Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000 for MLS: 12345 - Anytown, RI 02123. Loan Payments are subject to changing interest Rates. Click Get Details for required disclosures and to customize your loan scenario. [Click here for relationship disclosure.](#)


...they will view the Lender's expanded product menu and play "what if" scenarios with the numbers to find the program that best fits them. The customer can also provide their contact information to order free services provided by the Lender such as pre-approval.

Demonstration Account of Affiliated Lender - Mortgage Programs

[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/MRED>**



**Free Services by:**

Select the **free reports** you would like to receive, enter your e-mail address and submit

Credit Report and Analysis  
 Mortgage Planning Software  
 Rent vs. Own Analysis

Name:

E-mail:

Phone: (  )  -


SUBMIT

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Have a Mortgage Question? Please Contact: Demonstration Account - Affiliated Lender

Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demonstration Account](#) Web Site: [www.lenderwebsite.com](http://www.lenderwebsite.com)  
 Contact me for a free 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:** MLS: 12345 - Anytown, CA 92804

**Asking:** \$410,000    **Bedrooms:** 4    **Baths:** 3

**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

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Available Programs from Affiliated Lender

The payments below assume an **Asking Price** of \$3,700,000 with a **Down Payment** of 20.0% and a **Loan Amount** of \$2,960,000 for 65 ROUND BARN - Barrington Hills, IL 60010.

	30 Year Fixed	15 Year Fixed	5/1 ARM
Loan Amount:	\$2,960,000	\$2,960,000	\$2,960,000
Interest Rate:	7.250%	6.000%	5.750%
APR:	7.290%	6.050%	5.760%
Points:	0	0	0
<b>Monthly Payment</b>			
Mortgage Payment:	\$20,192	\$24,978	\$17,274
Taxes:	\$2,382	\$2,382	\$2,382
Insurance:	\$586	\$586	\$586
Assessments:	\$0	\$0	\$0
PMI:	\$0	\$0	\$0
<b>Total Payment*:</b>	<b>\$23,160</b>	<b>\$27,946</b>	<b>\$20,242</b>
Est. Income Required:	\$958k	\$1,156k	\$838k

\*Total payment includes an estimation of principal and interest payment, property taxes, assessments, home owners insurance and private mortgage insurance (PMI) if applicable.

Enter an Estimated Offer Price and Down Payment in order to see your specific payment scenario:

**1** Estimated Offer Price:

\$

**2** Down Payment or

\$


Percent:

20%

CALCULATE

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\*\*\* SINGLE FAMILY \*\*\*    \*\*\* Customer Display \*\*\*    List# 99999    Active



**22222 VIEW DR**  
**USQUEPAUGH AREA**

Richmond, RI    02892

**Sale Price:**  
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Orig Price: \$267,000  
RE Licensee Owner: N

Zoning: R-2    Assessment: 258800.0    Lot SF: 40,000  
Plat: 35    RE Taxes: \$3,886-2009    Apx Lot Acres: 0.920  
Lot: 6E    F.D. Tax: \$205    Frontage:  
Block:    Asn Fee:    Historic: None

Charming Cape on wooded lot. Recent roof, furnace, central a/c, tile bath, shed, electric service. Very large 2nd flr bedrms. Whirlpool. Expansive deck. Partially fin lower level/walkout. Near URI. Subject to Seller purchasing home of choice.

[View Live Mortgage Payments](#)

Type: Cape Cod	Levels: 2	Bedrooms: 3	Abv Grd Liv Area: 1,428
Year Built: 1978	Total Rms: 6	Full/Half Baths: 2.0	Belw Gr Liv Area: 0
Garage/On-Site: 0	Under Const: N		Total Grs Liv Area: 1,428
Fireplaces: 1	Undgrd Tank Sz/Type: None / None		Foundation:

Lower Level: Full, Partial Fin, Walkout, Ldry    Liv Rm:

In the other available consumer reports, a small icon will allow homebuyers to access the payment information via a link.

**Flnr Flrs:** Ceramic, Hardwood

**Basement:** Full Concrete Partial Finished Walkout

**Rooms:** Dining Room Eat in Kitchen Laundry Area Workshop

**Interior:** Skylite

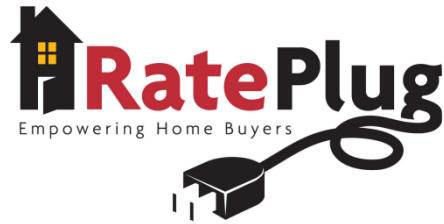
**Exterior:** Vinyl Siding Storm Windows Storm Door Deck

**Near:** Highway Access Public School Recreational Facility Golf

**Lot:** Wooded Out Building

**Equipment:** Dishwasher Microwave Whirlpool Cable TV

<b>Heat Fuel:</b> Oil	<b>Water Supply:</b> Well	<b>Insulation:</b> Walls Ceiling
<b>Heat System:</b> Forced Air	<b>Water Amen:</b>	<b>Electric:</b> 200 Amps Circuit
<b>Apx Heat \$:</b> 1501-1800	<b>Sewer:</b> Septic System	<b>Plumbing:</b> Mixed
<b>Cool:</b> Central Air Conditioning	<b>Hot Water:</b> Electric	



## Property Flyer System

The Property Flyer System will allow listing Agents to receive detailed open house flyers containing property and mortgage payment information from their participating lender

# Property Flyer Sample (1 of 4 templates)

Flyers are 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 also archives every flyer for 6 years to meet the record keeping guidelines established under the same FTC-MAP ruling.





**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

**FOR DEMO ONLY**  
 not live data

**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%
<b>Principal &amp; Interest</b>	<b>\$4,767.27</b>	<b>\$3,650.25</b>	<b>\$3,750.19</b>
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
<b>Total Payment*</b>	<b>\$5,762.23</b>	<b>\$4,916.26</b>	<b>\$5,083.96</b>

**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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contact us with any questions

(877) 710-0808

Enroll at [www.rateplug.com/stwmls](http://www.rateplug.com/stwmls)