



# **Program Overview**

## **For TARMLS**

## 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 TARMLS. *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 TARMLS 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

Dashboard

Add/Change

Search

Daily Functions

Contacts

Taxes

Statistics

Preferences

Products

Spark

Help

JS

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

\$250,000

123 Main Street

Anytown

Active

2

\$250,000

2323 Elm Street

Anytown

Active

3

\$250,000

555 Oak Blvd.

Anytown

Active

4

\$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:

Mortgage Paymt:

Rate:

(A.P.R.):

Taxes:

Ins./HOA Dues:

PMI:

Mo. Payment:

30 Year Fixed

15 Year Fixed

5/1 ARM

FHA 30 Year Fixed

\$50,000

\$955

4.000%

(4.070%)

\$167

\$140

\$0

\$1,261

\$50,000

\$1,430

3.500%

(3.610%)

\$167

\$140

\$0

\$1,736

\$50,000

\$1,074

5.000%

(3.840%)

\$167

\$140

\$0

\$1,380

\$8,750\*\*

\$1,172

4.000%

(4.950%)

\$167

\$140

\$276

\$1,755\*\*

Demonstration Account

(555) 123-4567

Demo: E-mail address displays here

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.

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In addition, a new report has been created which will also include the mortgage display at the bottom.

CLIENT DETAIL REPORT					
MLS#: 20	Residential / Single Family	Const. Status: Existing	Status: Active List Price: \$250,000		
	<b>Comb. SqFt +/- / Source:</b> 2,630 / Assessor <b>Year Built:</b> 1972 <b>Area:</b> East <b>Municipality/Zoning:</b> Pima County - SR <b>County:</b> Pima <b>Year/Taxes:</b> 2013 / 2,409 <b>HOA Fee Amt P/Month:</b> 0 <b>HOA Frequency:</b> <b>School District:</b> Tanque Verde <b>Elementary School:</b> Tanque Verde <b>Middle School:</b> Emily Gray <b>High School:</b> Tanque Verde <b>Subdivision:</b> Evergreen Terrace <b>Community:</b> None		<b>Marketing Range:</b> - <b>List Price/SqFt:</b> 151.71 <b>TRS:</b> 14 / 16 / 8 <b>Lot Acres:</b> 3.35 <b>Lot Dimensions:</b> 220.54 x 663.26 <b>Lot Sqft:</b> 147,227 <b>Lot Size Source:</b> Assessor <b>Tax Code:</b> 123-45-057 <b>Assessments:</b> 0.00 <b>Ownership:</b> FEE (Simple) <b>FEMA Flood Ins Req:</b> No <b>Fire Prot Incl Taxes:</b> No <b>Terms:</b> Cash; Conventional; FHA; VA <b>Cross Block:</b> 11900 - E		
	<b>Address:</b> 123 Main Street, Anytown, AZ 85716 <b>Directions:</b> Evergreen Terrace, North on Main Street. <b>Legal Description:</b> Lot 57 of Evergreen Terrace				
<b>Bedrooms:</b> 4 <b>Total Baths:</b> 3 (1-1-1-0) <b>Combined SqFt:</b> 2,630 <b>Dining Room:</b> Area <b>Living Areas:</b> Off Kitchen <b>Breakfast:</b> Area <b>Guest Facilities:</b> None <b>Laundry:</b> Room <b>Extra Room:</b> Den; Storage; Workshop	<b>Pool:</b> None <b>Spa:</b> Conventional <b>Patio:</b> Covered <b>Window Cover:</b> Stay <b>HmeProt:</b> none <b>RV Parking:</b> Space Available <b>Landscape - Front:</b> Desert <b>Landscape - Rear:</b> Desert <b>Environmental Discl:</b> Unknown	<b>Construction:</b> Concrete Block <b>Style:</b> Territorial <b># of Stories:</b> 1 <b># of Garage Spaces:</b> 1 <b># of Carport Spaces:</b> 2 <b>Roof:</b> Built-Up - Reflect <b>Fence:</b> Combo <b>#Fireplaces/Loc:</b> 1 / Family Room <b>Floor Covering:</b> Carpet; Ceramic; Wood <b>View:</b> Mountain	<b>New Construction:</b> <b>A/C:</b> Zone <b>Evap:</b> Zone <b>Heat:</b> Forced Air - Gas <b>Gas:</b> SWG <b>Water:</b> City Water <b>Sewer:</b> Septic <b>Mobile Home:</b>		
<b>Appliances:</b> Dishwasher; Disposal; Garage Door Opener; Oven/Stove; Satellite Dish					
<b>Remarks:</b> Handsome Territorial set way back on very private 3.35 acre lot. 4 bedrooms & 3 bath's, generous floor plan, living room has fireplace, colored concrete floors throughout, beamed ceilings, views of Rincons, Kitchen is open to large family room, Master has walk in closets & private bath, 2nd & 3rd bedrooms are an ample size, split 4th bedroom is used as office, 2 entry courtyards, Ramada, Large covered outdoor living area w/breathtaking views of the Rincon Mt's and lush desert fauna! Conventional hot tub! Large double carport plus Garage and workshop! Upgraded systems, insulated interior walls! Horse property! Also available is separate adjoining 3.55 lot! Purchase both and have almost 7 acres in the "Notch" of Tucson!					
<b>Mortgage Payment Options for 123 Main St. - Anytown, AR 85716 - MLS: 12345</b>					
 <b>Sample Lender</b> <b>Demonstration Account</b> <b>(555) 123-4567</b> <b>Mobile: (555) 666-7777</b> <b>E-mail Demonstration</b> <b>Turned off for Demo</b>	<b>Affiliated Lender</b>			<b>Demonstration Account</b> <b>(555) 123-4567</b> <b>Demo: E-mail address displays here</b>	<b>Personalize Your Mortgage</b> <b>Estimated Sales Price:</b> \$ <input type="text"/> <b>Down Payment:</b> Amount or Percent \$ <input type="text"/> 20% <input type="button" value="CALCULATE"/>
	<b>KEY INFO</b>	<b>30 Year Fixed</b> <b>15 Year Fixed</b> <b>5/1 ARM</b> <b>FHA 30 Year Fixed</b>	<b>Down Payment:</b> \$50,000 <b>Mortgage Paymt:</b> \$955 <b>Rate:</b> 4.000% <b>(A.P.R.):</b> (4.070%) <b>Taxes:</b> \$167 <b>Ins./HOA Dues:</b> \$140 <b>PMI:</b> \$0 <b>Mo. Payment:</b> \$1,261	<b>Down Payment:</b> \$50,000 <b>Mortgage Paymt:</b> \$1,430 <b>Rate:</b> 3.500% <b>(A.P.R.):</b> (3.610%) <b>Taxes:</b> \$167 <b>Ins./HOA Dues:</b> \$140 <b>PMI:</b> \$0 <b>Mo. Payment:</b> \$1,736	<b>Down Payment:</b> \$50,000 <b>Mortgage Paymt:</b> \$1,074 <b>Rate:</b> 5.000% <b>(A.P.R.):</b> (3.840%) <b>Taxes:</b> \$167 <b>Ins./HOA Dues:</b> \$140 <b>PMI:</b> \$0 <b>Mo. Payment:</b> \$1,380
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 <b>Key Info</b> for required disclosure. Ins. = Home Owners Insurance Click here for relationship disclosure.					



If the home buyer clicks on 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

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		\$250,000 123 Main Street Anytown Active	☆ ⌂
2		\$250,000 2323 Elm Street Anytown Active	☆ ⌂
3		\$250,000 555 Oak Blvd. Anytown Active	☆ ⌂
4		\$250,000 969 W. 51st Avenue Anytown Active	☆ ⌂

**Mortgage Payment Options for 123 Main St. - Anytown, AR 85716 - MLS: 12345**

Sample Lender Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo	Affiliated Lender				Demonstration Account (555) 123-4567 Demo: E-mail address displays here		Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> 20% <input type="button" value="CALCULATE"/>
	KEY INFO	30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed		
Down Payment:	\$50,000	\$50,000	\$50,000	\$8,750**			
Mortgage Paymt:	\$955	\$1,430	\$1,074	\$1,172			
Rate:	4.000%	3.500%	5.000%	4.000%			
(A.P.R.):	(4.070%)	(3.610%)	(3.840%)	(4.950%)			
Taxes:	\$167	\$167	\$167	\$167			
Ins./HOA Dues:	\$140	\$140	\$140	\$140			
PMI:	\$0	\$0	\$0	\$276			
Mo. Payment:	\$1,261	\$1,736	\$1,380	\$1,755**			


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.

...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.

**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=TARMLS>




## 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](http://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><a href="#">Larger Picture</a></p>	Address: 123 Main St. - Anytown, AR 85716 - MLS: 12345		To schedule a showing of this property, please contact  Agent name and contact info appears here	
	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, AR 85716 - MLS: 12345.

Click for more Disclosures ▶	<a href="#">30 Year Fixed</a>	<a href="#">15 Year Fixed</a>	<a href="#">5/1 ARM</a>	<a href="#">FHA 30 Year Fixed</a>
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
<b>Monthly Payment</b>				
Mortgage Payment:	<a href="#">\$955</a>	<a href="#">\$1,430</a>	<a href="#">\$1,074</a>	<a href="#">\$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.

**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%
<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**

## Program Summary

- No Additional Cost for TARMLS 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/tarmls](http://www.rateplug.com/tarmls)