



Program Overview

For GAMLS Members



Winner: 10X Award

RatePlug



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 works within the MLS Systems

GAMLS currently runs 2 systems in parallel,
GeorgiaMLS Pro and reInsight

In Georgia MLS Pro

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...



5 Parkwood Ave, Douglasville, 30135


Status:	Active	County:	Douglas
List Price	\$304,900	SubDiv:	Charlton Crossing
Total SQFT:	5,950	Total Acres:	0.360
Bedrooms:	4	Lot Size:	1/3-1/2 Acre
Full Baths:	5		
Half Baths:	2		

Interior		Exterior	
Rooms:	Bonus Room, DR-Separate, Family Room, Library/Office, LR Separate, Master on Main Level, Rec Room, Exercise Room, Dining Room Seats 12+	Style:	Traditional
Equioment:	Alarm-Burelar, Alarm-Smoke/Fire	Construction:	Aluminum/Vinyl, Brick 3 Sided
Basement:	Bath Finished, Daylight, Entrance Inside, Entrance Outside, Finished Rooms, Full	Year Built:	1996
		Parking:	Attached, Auto Garage Door, Garage

Spectacluar brick in sought after community! This massive 3 story home has it all. 2 story foyer and fam rm, open floor plan, sun rm, screened porch, fml dining & living rm, large eat in kitchen! The spacious master ste is on main level w/FP, jacuzzi tub, special combo heater/light/vent over the shower and it's own prvt deck! The 3rd fir is perfect for office/teen ste & is wired for electric/cable/dsl, 4 line phone sys & has it's own pvt full ba! Full fin terrace level w/full bath! Too many features and not enough space to list. Please ask for complete features list.

Contact: Mike Babincak
Office: RATEPLUG
Phone: 630-362-4056
Email:
MLS Number:
Year Built: 1996
Tax ID: 00
Annual Taxes: \$3,575 (2013)

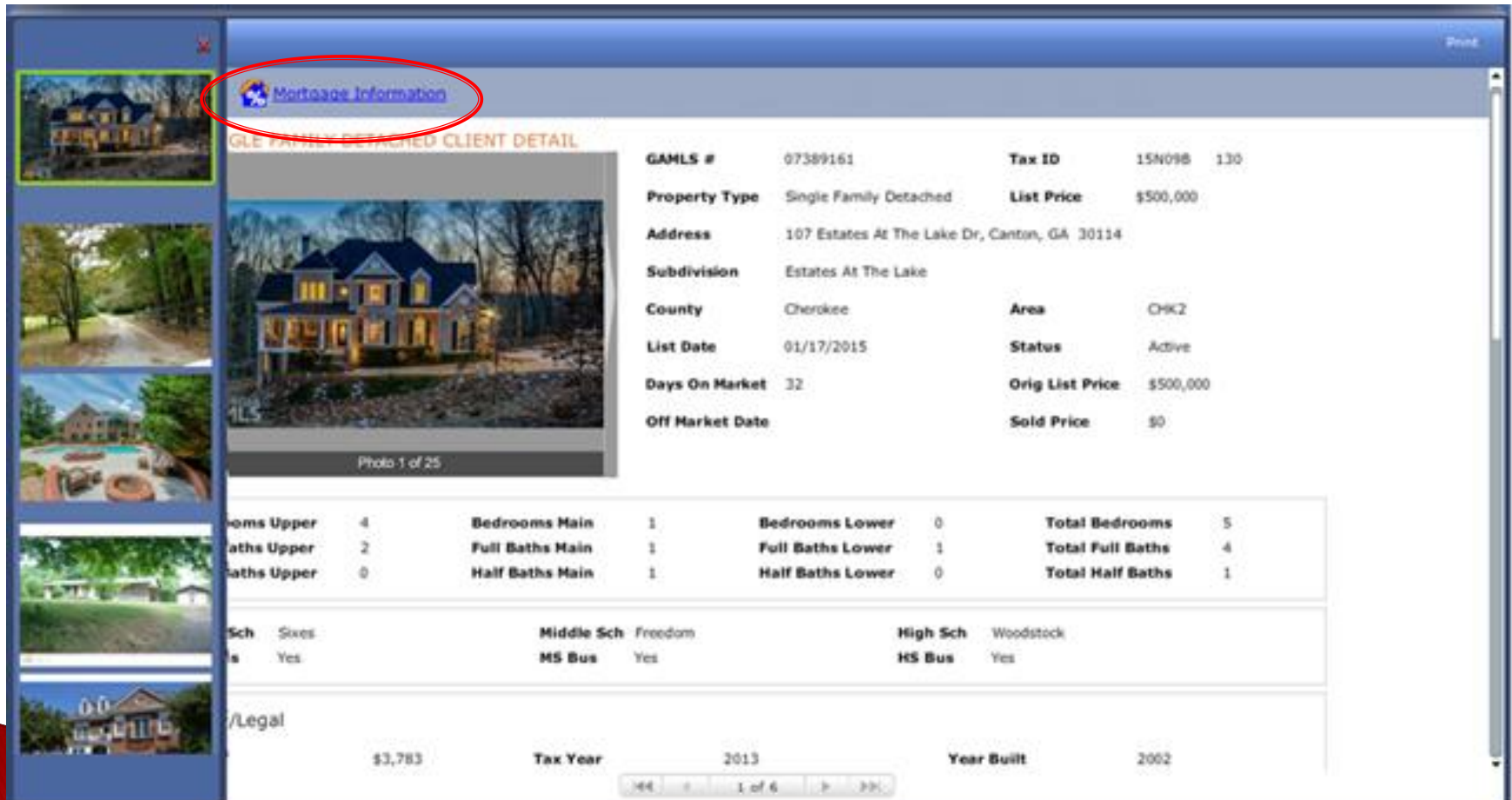
Mortgage Payment Options for 1791 Berkshire Eve Dr - Duluth, GA - MLS: 12345

 <p>Sample Lender Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo</p>	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="text"/> <input type="button" value="CALCULATE"/>
	KEY INFO	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	
	Down Payment:	\$72,580	\$72,580	\$72,580	\$72,580	
	Mortgage Paymt:	\$1,386	\$2,075	\$1,559	\$1,442	
	Rate: (A.P.R.):	4.000% (4.050%)	3.500% (3.590%)	5.000% (3.840%)	4.330% (3.430%)	
Taxes:	\$167	\$167	\$167	\$167		
Ins./HOA Dues:	\$103	\$103	\$103	\$103		
PMI:	\$0	\$0	\$0	\$0		
Mo. Payment:	\$1,666	\$2,345	\$1,828	\$1,712		

Asking Price of \$362,900 with a Down Payment of 20.0% and a Loan Amount of \$290,320. 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 reInsight

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



The screenshot shows a real estate listing interface. A red circle highlights a link labeled "Mortgage Information" in the top navigation bar. The main content area displays property details for a single-family detached home. A table below the details provides a breakdown of bedrooms and bathrooms by level (Upper, Main, Lower) and totals. At the bottom, there is a section for school information and tax details.

Mortgage Information

SINGLE FAMILY DETACHED CLIENT DETAIL

GAHLS #	07389161	Tax ID	15N09B 130
Property Type	Single Family Detached	List Price	\$500,000
Address	107 Estates At The Lake Dr, Canton, GA 30114		
Subdivision	Estates At The Lake		
County	Cherokee	Area	CHK2
List Date	01/17/2015	Status	Active
Days On Market	32	Orig List Price	\$500,000
Off Market Date		Sold Price	\$0


Rooms Upper	4	Bedrooms Main	1	Bedrooms Lower	0	Total Bedrooms	5
Baths Upper	2	Full Baths Main	1	Full Baths Lower	1	Total Full Baths	4
Baths Upper	0	Half Baths Main	1	Half Baths Lower	0	Total Half Baths	1

Sch Sixes	Yes	Middle Sch	Freedom	High Sch	Woodstock
MS Bus	Yes	MS Bus	Yes	HS Bus	Yes

Tax \$3,783 **Tax Year** 2013 **Year Built** 2002

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In either system, when the customer clicks on the "Mtg. information" or "Key Info" link 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.




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) 688-7777 E-mail: Demostration 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		
	Address:	1791 Berkshire Eve Dr - Duluth, GA - MLS: 12345			To schedule a showing of this property, please contact: Agent name and contact info appears here	
Asking:	\$362,900	Bedrooms:	3	Baths:		2
Year Built:	2004	Appx. Sq. Ft:	2800	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 \$362,900 with a Down Payment of 20.0% and a Loan Amount of \$290,320 for 1791 Berkshire Eve Dr - Duluth, GA - MLS: 12345.

Click for more Disclosures >	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Loan Amount:	\$290,320	\$290,320	\$290,320	\$290,320
Down Payment:	\$72,580	\$72,580	\$72,580	\$72,580
Interest Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.050%	3.590%	3.840%	3.430%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$1,388	\$2,075	\$1,550	\$1,442
Taxes:	\$187	\$187	\$187	\$187
Insurance:	\$57	\$57	\$57	\$57
HOA/Dues/Fees:	\$48	\$48	\$48	\$48
PMI:	\$0	\$0	\$0	\$0
Total Payment*:	\$1,656	\$2,345	\$1,828	\$1,712

*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. Payment amounts may not apply to your situation.

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



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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How RatePlug benefits you:

- Included as part of the suite of services available to every Agent who belongs to GAMLS. *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

contact us with any questions
(877) 710-0808

www.rateplug.com/gamls for information or to enroll