



## CJMLS Rapattoni Overview

The RatePlug Detail display is available on the following MLS Displays at the bottom as well as a *Mortgage Information* link:

- Listing Summary/Full Detail (available when the MLS # has been clicked)

The screenshot shows a real estate listing page for a house at 9352 Troy Way, Granite Bay, CA 95746. The listing price is \$950,000. The page includes a listing summary, remarks, and a gallery of 25 pictures. At the bottom, there is a 'Mortgage Information' link highlighted in a red box. Below this link is a 'RatePlug Test Lender' section with a table comparing mortgage options for a \$950,000 loan with a 20% down payment. The table compares a 30-year fixed rate ARM and a 15-year fixed rate ARM. The 30-year ARM has a rate of 4.625% and a monthly payment of \$4,613. The 15-year ARM has a rate of 3.700% and a monthly payment of \$4,751. The page also includes a 'Sample Lender' section and a 'Personalize Your Mortgage' section.

RatePlug Test Lender	30 Year Fixed	15 Year Fixed	30 Year ARM
Down Payment	\$190,000	\$190,000	\$190,000
Mortgage Payment	\$3,902	\$4,480	\$3,413
Rate:	4.625%	3.625%	3.500%
APR:	4.671%	3.700%	3.380%
Taxes (Est.)	\$1,188	\$1,188	\$1,188
Ins./HOA Dues:	\$150	\$150	\$150
PHE	\$0	\$0	\$0
<b>Mo. Payment:</b>	<b>\$5,246</b>	<b>\$6,818</b>	<b>\$4,751</b>

Estimated Sales Price: \$  
 Down Payment: Amount or Percent  
 \$ 20%  
 CALCULATE

Listing Price of \$950,000 with a Down Payment of 20.0% and a Loan Amount of \$760,000. ARM loan payment & interest rates will change during term. Jumbo loans may require 20% down. [Click Key Info for required disclosure.](#) Est. = Estimated, Ho. = Home Owners Insurance [Click here for relationship disclosure.](#)  
 \* Denotes information authorized from tax records.

# The KEY INFO button will take you to RatePlug's Lender Detail Information

Property Summary Information - MLS: 12345
Demo Agent Company

**Address:** 000001 Rockville Pike - Rockville, MD 20852 - MLS: 12345

**Asking:** \$300,000    **Bedrooms:** 3    **Baths:** 2

**Year Built:** 2004    **Appx. Sq. Ft.:** 2800    **Lot Size:** 1 Acre

Larger Picture

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 Sample Lender directly for more information about mortgage products and your eligibility.

Demonstration Account of Sample 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.

Sign up for RatePlug: [Click Here](#) or Call (877) 710-0808.

Available Programs from Sample Lender

i Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

The payments below assume an Asking Price of \$300,000 for 000001 Rockville Pike - Rockville, MD 20852 - MLS: 12345.

Click for more Disclosures >	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
<b>Loan Amount:</b>	\$240,000	\$240,000	\$240,000	\$240,000
<b>Down Payment:</b>	\$60,000	\$60,000	\$60,000	\$60,000
Term (Months):	360	180	360	360
Interest Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.056%	3.595%	3.856%	3.448%
Points:	0	0	0	0
<b>Monthly Payment</b>				
Principal & Interest	\$1,146	\$1,216	\$1,288	\$1,192
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$62	\$62	\$62	\$62
HOA/Dues/Fees:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
<b>Total Payment*:</b>	<b>\$1,475</b>	<b>\$2,045</b>	<b>\$1,617</b>	<b>\$1,521</b>

\*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. Monthly Payment amounts above are based on estimates, may be greater and may not apply to your situation and can change without notice.

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

Generated: 10/4/2016. Payments are estimates. Actual Payments may be greater. See below for additional Minimum/Maximum Payment information. APR= Annual Percentage Rate. ARM Rates may increase after consummation.

**Terms of Repayment:** 30 Year Fixed: 360 payments of \$1,146 at 4.000% (4.056% APR)    15 Year Fixed: 180 payments of \$1,216 at 3.500% (3.595% APR)    5/1 ARM: 60 payments of \$1,288 at 5.000% and 300 payments of \$1,059 at 3.125% (3.856% APR)    3/1 ARM: 36 payments of \$1,192 at 4.330% and 324 payments of \$1,040 at 3.125% (3.448% APR)

## Mortgage Payment Options for 000001 Rockville Pike - Rockville, MD 20852 - MLS: 12345

i Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Sample Lender

Demonstration Account (888) 123-4567 Demo: E-mail address (sample) here

Personalize Your Mortgage

Estimated Sales Price: \$

Down Payment: Amount or Percent: \$  20% ▾

CALCULATE

Click for more Disclosures >	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
<b>Loan Amount:</b>	\$240,000	\$240,000	\$240,000	\$240,000
<b>Down Payment:</b>	\$60,000	\$60,000	\$60,000	\$60,000
Term (Months):	360	180	360	360
Interest Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.056%	3.595%	3.856%	3.448%
Points:	\$167	\$167	\$167	\$167
Taxes:	\$162	\$162	\$162	\$162
Ins. HOA Dues:	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0
<b>Mo. Payment:</b>	<b>\$1,475</b>	<b>\$2,045</b>	<b>\$1,617</b>	<b>\$1,521</b>

Asking Price of \$300,000 with a Down Payment of 20.0% and a Loan Amount of \$240,000. ARM loan payment & interest rate will change during term. [Click Key Info](#) for required disclosures. Ins. = Home Owners Insurance [Click here for relationship disclosures.](#)


# An example of an emailed version of the *Client Summary with Pics* and *RatePlug Report*

Print this Page

## Client Summary with Pics and RatePlug Report

Listings as of 01/19/17 at 7:16am
Listing Price: \$34,900

<b>Active 10/12/16</b>	<b>Listing # 21612221</b> County: Kern	<b>3535 Stine Rd #68, Bakersfield, CA 93309-6605</b> Cross St: North of Beechwood	
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[Additional Pictures](#)


<b>Property Type</b>	Residential	<b>Property Subtype</b>	Sgl Fa/ManuHm
<b>Area</b>	52	<b>Approx Square Feet</b>	1824
<b>Beds</b>	4	<b>Price/Sq Ft</b>	\$19.13
<b>Baths</b>	2		
<b>Year Built</b>	1978		
<b>APH</b>	38439163		
<b>DOM/CDOM</b>	99/99		

**Directions** North of Beechwood on Stine Rd. Enter park, turn left #68.

**Marketing Remark** BIG PRICE REDUCTION. Owner may carry with approved offer and park approval. Looking for an entry level 4 bedroom property? Don't want to mow the lawn? Want a pool but not the hassles of upkeep? Don't want to break the bank getting all those? Here it is! 4 good size bedrooms, master has its own bathroom, big formal dining, two living areas, double car port, and a shaded covered patio. You can be in before Thanksgiving! Call your agent and make your offer today!

**Mortgage Payment Options for 3535 Stine Road 68 - Bakersfield, CA 93309 - MLS: 21612221**

**ⓘ Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.**



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

RatePlug Test Lender	30 Year Fixed	FHA 30 Year	15 Year Fixed	5/1 ARM	7 Year Loan
<b>Key Info</b>					
Down Payment	\$6,980	\$1,222**	\$6,980	\$6,980	\$6,980
Mortgage Paymt.	\$141	\$179	\$200	\$123	\$285
Rate	4.500%	4.750%	3.500%	3.375%	5.000%
APR	5.874%	7.025%	5.825%	4.573%	9.799%
Taxes: (Est.)	\$44	\$44	\$44	\$44	\$44
Ins./HOA Dues:	\$40	\$40	\$40	\$40	\$40
PMT	\$0	\$24	\$0	\$0	\$0
<b>Mo. Payment:</b>	<b>\$225</b>	<b>\$287**</b>	<b>\$284</b>	<b>\$287</b>	<b>\$479</b>

Personalize Your Mortgage

Estimated Sales Price:

\$


Down Payment:


Amount or Percent


\$  20% ▼

CALCULATE

Asking Price of \$34,900 with a Down Payment of 20.0% and a Loan Amount of \$27,920. \*\*FHA loans allow for a 3.5% Down Payment. ARM loan payment & interest rates will change during term. [Click Key Info for required disclosure.](#) Est. = Estimated, Ins. = Home Owners Insurance [Click here for relationship disclosure.](#)







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 U.S. Patent 6,910,045




# An example of an emailed version of the *Client Summary with RatePlug Report*

Print this Page

Client Summary with RatePlug Report

Listings as of 01/19/17 at 7:16am

<b>Active</b> 10/12/16	Listing # 21612221 County: Kern	3535 Stine Rd #68, Bakersfield, CA 93309-6605 Cross St: North of Beechwood	Listing Price: \$34,900
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	<b>Property Type</b> Residential <b>Area</b> 52 <b>Beds</b> 4 <b>Baths</b> 2 <b>Year Built</b> 1978 <b>APH</b> 38439163 <b>DOM/CDOM</b> 99/99	<b>Property Subtype</b> Sgl Fa,ManuHm <b>Approx Square Feet</b> 1624 <b>Price/Sq Ft</b> \$19.13	
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[Additional Pictures](#)

**Directions** North of Beechwood on Stine Rd. Enter park, turn left #68.


**Marketing Remark** BIG PRICE REDUCTION. Owner may carry with approved offer and park approval. Looking for an entry level 4 bedroom property? Don't want to mow the lawn? Want a pool but not the hassles of upkeep? Don't want to break the bank getting all those? Here it is! 4 good size bedrooms, master has its own bathroom, big formal dining, two living areas, double car port, and a shaded covered patio. You can be in before Thanksgiving! Call your agent and make your offer today!

**Mortgage Payment Options for 3535 Stine Road 68 - Bakersfield, CA 93309 - MLS: 21612221**

*Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.*

 <p><b>Sample Lender</b> Demonstration Account (555) 423-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo</p>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th colspan="2">RatePlug Test Lender</th> <th colspan="2" style="font-size: 0.8em;">Jeff Springer 12345 (555) 555-5555 <a href="#">E-mail Jeff Springer</a></th> </tr> <tr> <th style="background-color: #f0f0f0;">KEY INFO</th> <th>30 Fixed</th> <th>FHA 30 Year</th> <th>15 Year Fixed</th> <th>5/1 ARM</th> <th>7 Year Loan</th> </tr> </thead> <tbody> <tr> <td>Down Payment</td> <td>\$6,990</td> <td>\$1,222**</td> <td>\$6,980</td> <td>\$6,980</td> <td>\$6,980</td> </tr> <tr> <td>Mortgage Paymt</td> <td>\$141</td> <td>\$179</td> <td>\$200</td> <td>\$123</td> <td>\$395</td> </tr> <tr> <td>Rate</td> <td>4.500%</td> <td>4.750%</td> <td>3.500%</td> <td>3.375%</td> <td>5.000%</td> </tr> <tr> <td>APR</td> <td>5.874%</td> <td>7.025%</td> <td>5.825%</td> <td>4.573%</td> <td>9.799%</td> </tr> <tr> <td>Taxes (Est.)</td> <td>\$44</td> <td>\$44</td> <td>\$44</td> <td>\$44</td> <td>\$44</td> </tr> <tr> <td>Ins./HOA Dues</td> <td>\$40</td> <td>\$40</td> <td>\$40</td> <td>\$40</td> <td>\$40</td> </tr> <tr> <td>PMI</td> <td>\$0</td> <td>\$24</td> <td>\$0</td> <td>\$0</td> <td>\$0</td> </tr> <tr> <td><b>Mo. Payment:</b></td> <td><b>\$225</b></td> <td><b>\$287**</b></td> <td><b>\$284</b></td> <td><b>\$287</b></td> <td><b>\$479</b></td> </tr> </tbody> </table>	RatePlug Test Lender		Jeff Springer 12345 (555) 555-5555 <a href="#">E-mail Jeff Springer</a>		KEY INFO	30 Fixed	FHA 30 Year	15 Year Fixed	5/1 ARM	7 Year Loan	Down Payment	\$6,990	\$1,222**	\$6,980	\$6,980	\$6,980	Mortgage Paymt	\$141	\$179	\$200	\$123	\$395	Rate	4.500%	4.750%	3.500%	3.375%	5.000%	APR	5.874%	7.025%	5.825%	4.573%	9.799%	Taxes (Est.)	\$44	\$44	\$44	\$44	\$44	Ins./HOA Dues	\$40	\$40	\$40	\$40	\$40	PMI	\$0	\$24	\$0	\$0	\$0	<b>Mo. Payment:</b>	<b>\$225</b>	<b>\$287**</b>	<b>\$284</b>	<b>\$287</b>	<b>\$479</b>	<p><b>Personalize Your Mortgage</b></p> <p><b>Estimated Sales Price:</b> \$ <input type="text"/></p> <p><b>Down Payment:</b> Amount or Percent \$ <input type="text"/> 20% ▾</p> <p style="text-align: center;"><input type="button" value="CALCULATE"/></p>
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<p><b>Presented By:</b></p>  <p>January 2017</p>	<p><b>Andy J Lagasse Jr</b> CalBRE# 01871985 Primary: 661-477-4576 Secondary: 661-327-5161 Other:  E-mail: <a href="mailto:test@rapotoni.com">test@rapotoni.com</a> Web Page:</p>	<p><b>Watson Realty ERA</b> Office Lic.: 00782354 9101 Camino Media Bakersfield, CA 93311 661-327-5161 Fax: 661-617-3705 <b>See our listings online:</b> <a href="http://www.WatsonRealty.com">http://www.WatsonRealty.com</a></p>
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U.S. Patent 6,910,045

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