

RatePlug Program Overview

for Las Vegas Realtors



01

MARKET NEED/ RATEPLUG SOLUTION

02

MLS SYSTEM INTEGRATION

03

ALERTS

04

PROPERTY FLYER SYSTEM

05

SUPPORT (MEMBER DASHBOARDS, SUPPORT TAB)

Addressing the Affordability Issue.

01.

9 out of 10 buyers are dependent on a mortgage to buy their home.

02.

The majority of the home buyers ages 22-56 are only able to put down 10% or less.

03.

Only 19% of buyers think now is a good time to buy according to NAR.

04.

Buyers do not know financing options that are available to them today.

MLS System Integration

Homebuyer benefits:

Understand affordability of homes they are viewing with the Realtor.

Can interact with payment details to customize experience.

Can contact LO, or access pre-approval or application.

Loan Officer benefits:

Their information is seen every time a homebuyer views a property listing report from their Realtor.

Realtor benefits:

They keep control of their transaction , ie. Sticky content.

They do not do anything different as we are embedded within their system.

The screenshot displays a real estate listing for a property at 123 Main St., Anytown, IL 12345. The listing is for sale at \$325,000 with an estimated monthly cost of \$1,417 - \$2,059 / mo. The property features 6 beds, 6 baths, and 6,108 sqft. The listing is 64 days on market. The page includes a large photo of the house, a virtual tour link, and a detailed breakdown of monthly costs. The estimated monthly costs are as follows:

	30 Yr Fx	15 Yr Fx	30 Yr FHA
Principal & Interest	\$1,061	\$1,703	\$1,367
Interest Rate	2.750%	2.250%	3.125%
APR	2.795%	2.329%	4.164%
Points	0	0	0
Property Taxes	\$167	\$167	\$167
Insurance	\$89	\$89	\$89
HOA/Dues/Fees	\$100	\$100	\$100
Mortgage Insurance	\$0	\$0	\$220
Total Payment*	\$1,417	\$2,059	\$1,943

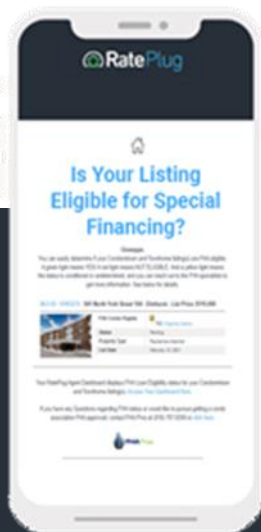
The page also includes a 'MARKET INSIGHTS' section and a 'LENDER DETAILS' section for Robert Lender, NMLS ID 999999, with a phone number of (555) 111-2222. A 'City View Loan Officer Name' badge is visible at the bottom right.

RATEPLUG ALERTS / INSIGHT SYSTEM

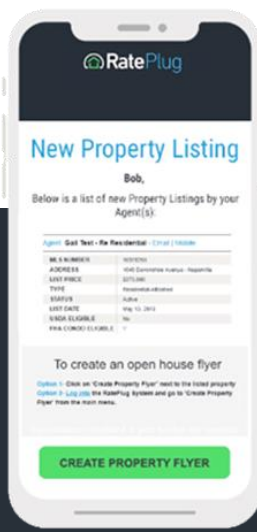
RatePlug generates and sends alerts to the Agent or to their Loan Officer to facilitate proactive support to help the agent sell a home (flyers, special finance information, etc).



To Agent



To Agent



To LO



To LO



To LO



To LO

PROPERTY FLYER SYSTEM

Automatically created and sent to Agent when property listed.


LO can create in seconds. Multiple templates available.

Print and display in home for new listing or open house. QR code scan creates digital flyer for buyer.

Mortgage Information Contact:
Bryan Jones
 NMLS ID: 304047
 Mortgage Loan Officer
 (813) 385-8222
bryan.jones@mutual.com
www.mutual.com

Real Estate Agent Contact:
Michelle B Chapman
 Lic. 10469
 Associate/Fulltime Home Services Georgia Properties
 (404) 375-1700
michelleb@kw.com
www.kw.com

702 S River Farm Drive - Johns Creek, GA



Asking Price: \$465,000
3 Beds
1988

Bedrooms: 3
Bathrooms: 2 Full & 1 Half
Lot Size: A

Great location in the heart of Johns Creek. This handsome townhome offers an open floor plan for easy living. Spacious Charming suite & built on main with 2 generous Bedrooms and built up. Inviting Great on brick paving entrance and opens to dining room with bay window. Bright, light island kitchen includes stainless appliances & granite counters. Finished Terrace level with 2 well-stocked rooms offer many options such as office, workout, rec or media room. HOA fee covers all exterior maintenance, water and gas. Close to shopping, restaurants and Newland Park.

Mortgage Payment Options | Ask Bryan a Question


Payment Type	30 Year Fixed	30 Year ARM	VA 30 Year Fixed	Conv. 30 Year ARM	15 Year Fixed	Comp. 7/6 ARM
Loan Amount:	\$372,000	\$456,378	\$407,000	\$372,000	\$372,000	\$372,000
Down Payment:	\$30,000	\$14,273.00	\$0.00	\$30,000	\$30,000	\$30,000
Term (Months):	360	360	360	360	360	360
Interest Rate:	5.000%	5.125%	4.500%	5.375%	4.625%	5.375%
APR:	5.140%	6.285%	4.877%	5.906%	4.843%	5.843%
Points:	1.125	1	1.5	1.125	1	1.125
Principal & Interest:	\$1,997	\$2,499***	\$2,410	\$2,063	\$2,370	\$2,063
Property Taxes:	\$261	\$261	\$261	\$261	\$261	\$261
Homeowners Insurance:	\$116	\$116	\$116	\$116	\$116	\$116
HOA/Cover Fees:	\$380	\$380	\$380	\$380	\$380	\$380
P.M.I.:	\$0	\$318	\$0	\$0	\$0	\$0
Total Payment:	\$2,744	\$3,549***	\$3,157	\$2,830	\$3,147	\$2,830

HOUSING PAYMENT INFORMATION

Payment Details:	30 Yr Fx	5/1 ARM	ARM 30 yr
LOAN AMOUNT:	\$391,920	\$391,920	\$348,931
LOAN AMOUNT:	\$391,920	\$391,920	\$348,931
INT'REST RATE:	4.500%	2.750%	3.875%
APR:	4.558%	2.898%	4.637%
Points:	0.000	0.000	0.000
PRINCIPAL & INTEREST	\$1,997.89	\$1,918.64	\$1,818.86
TAXES: INC. + HOA:	\$1,174.35	\$1,174.35	\$1,174.35
MIG. INSURANCE (MI):	\$0	\$0	\$226.75
TOTAL EST. MONTHLY PMT**	\$3,166.15	\$2,889.39	\$3,041.90

2746 Enfield Drive - Trophy Club, TX 76262

4 Bedrooms, 3 Full & 1 Half Baths
MLS: 13535668



PURCHASE PRICE: \$499,900
ANNUAL TAXES: \$9,823

ANNUAL INSURANCE (ESTIMATED): \$3,919
HOA ASSOCIATION FEE (ANNUAL): \$350

kw KELLERWILLIAMS

Mary Jensen
 Lic: 06064113
 Coldwell Banker Residential
 (817) 714 2859 direct
 (817) 714 2859 mobile
mary.jensen@cbdw.com


HOUSING PAYMENT INFORMATION

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TOTAL EST. MONTHLY PMT**	\$3,166.15	\$2,889.39	\$3,041.90

Mortgage Information Contact:
Char Theiner
 NMLS ID: 231223
 RealPac Training
 (817) 798-5322
char.theiner@mutual.com

Real Estate Agent Contact:
Connie Abels
 Lic: 47003976
 RE/MAX Partner
 (817) 424-2727 Office
 (817) 442-2282
connie.abels@realmax.com

2255 West Lant Avenue - Chesapeake, VA



Asking Price: \$400,000
1 Bed, 1 Bath, 1 Full, 2 Half

Mutual of Omaha MORTGAGE

Bryan Jones
 NMLS ID: 304047
 Mortgage Loan Officer
 (813) 385-8222
bryan.jones@mutual.com
www.mutual.com

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 Patent Pending

Digital


Printable

QR Code


Digital Property Flyer

An all-digital version for texting and email distribution. Can also shared via social media. RatePlug email's a virtual flyer on behalf of the LO for every New Listing and Open House alert received.


Flyer is also generated for active buyers via QR code that is displayed by Agents at open house events.

Mortgage Information Contact:

Deven Alldaffer
 NMLS ID 19572
 Fairway Independent Mortgage
 (727) 450-4949 % website
 deven@fairwaymo.com

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Real Estate Agent Contact:

Heather Anderson
 Lic.: 344565
 DALTON WADE INC
 (888) 668-5283 % website
 (813) 504-0534
 heathersealford@housesh.com

289 PINE STREET - HOMOSASSA, FL | MLS: T3461726 | Neighborhood Information
Share Options



Listing Price:
\$399,000

Year Built:
1989

Bedrooms:
4

Square Feet (approx):
2212

Bathrooms:
2 Full

Lot Size:
94 x 120

This property was recently listed for sale.

Beautiful 4 bedroom 2 bath pool home located in Sugar Mills. This home features a split floor plan with large master bedroom and master bath. With A double door entry opening up into the living room, moving in will be a breeze. Long day at work? No problem, come home and enjoy a nice soak in your bathroom oasis. Enjoy breakfast in the dining area over looking the pool or simply enjoy breakfast on your covered lanai. This spacious patio is nicely done in tile with pavers around the pool. Have more privacy with no neighbors directly behind and to the right. Inside laundry room located right next to the garage for easy access. Move in ready with a price to sell quickly.

[SHOW MORE](#)

Mortgage Payment Options | Ask Deven a Question

Purchase Price:
399000

Down Payment:
79800 20% ▼

Re-Calculate Payments

For informational purposes only:
 DALTON WADE INC is not a mortgage lender. Contact Fairway Independent Mortgage directly for more information. The payments shown assume an Asking Price of \$399,000 with a Down Payment of \$79,800 and a Loan Amount of \$319,200
 * Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

	30 Year Fixed	15 Year Fixed	30 Year Fixed FHA	USDA	VA	Conv 5/6 ARM
Loan Amount:	\$319,200	\$319,200	\$391,773	\$403,030	\$408,177	\$319,200
Down Payment:	\$79,800	\$79,800	\$13,965	\$0	\$0	\$79,800
Term (Months):	360	180	360	360	360	360
Interest Rate:	7.000%	7.000%	7.000%	7.125%	7.125%	6.500%
APR:	7.117%	7.189%	7.669%	7.676%	7.472%	8.239%
Points:	0.5	0.5	0.5	0	0.25	2.5
Principal & Interest:	\$2,124	\$2,869	\$2,606**	\$2,715	\$2,750	\$2,018
Property Taxes:	\$128	\$128	\$128	\$128	\$128	\$128
Homeowners Insurance:	\$166	\$166	\$166	\$166	\$166	\$166
HOA/Dues/Fees:	\$10	\$10	\$10	\$10	\$10	\$10
PMI:	\$0	\$0	\$176	\$118	\$0	\$0
Total Payment*:	\$2,428	\$3,173	\$3,086**	\$3,137	\$3,054	\$2,322

Mortgage Information Contact:

Deven Alldaffer
 NMLS ID 19572
 Fairway Independent Mortgage
 (727) 450-4949
 deven@fairwaymo.com
 www.fairwaymo.com

GET PRE-APPROVED

[ASK DEVEN A QUESTION](#)

GET PRE-APPROVED



Member Dashboards

All RatePlug subscribers have access to their own membership dashboards to manage their account settings, usage, etc.

To access your dashboard go to:

www.rateplug.com/member and enter your login credentials.

if you do not know your login credentials, you can request to retrieve them through this page.

Welcome Susan Seller | Keller Williams Realty, Inc. | MRED Tuesday, Dec 12, 2023

Agent Dashboard Options

- Search MRED Listings by Special Financing**
 - Zero Down Options (USDA) – FHA Condo Eligible Units, Assumable Loans – Bank Deals CRA
- Search Public Records**
 - Homes with Assumable Loans – Search Homes by Valuation
- View your 1 Listings and Request Property Flyers**
 - Total USDA Eligible: 0
 - Total VA Eligible: 1
- My Active Loan Officers - Total 2**
 -
 - Invite additional Loan Officers**

RatePlug Account Info

View/Edit Your Account

Your Join Date: 5/21/2003 Empowers Home Buying Contact Us

My Account | Customers | Agents | Services | Support

Welcome Larry Lender Friday, Sep 14, 2018

Update Rates and Products

- View and Modify Rates
- Add a Loan Product
- Modify Loan Limits
- Modify Default Settings
- View and Modify LTV Rate Requirements

Loan Officer Profile Options

- View/Modify Services Offered
- View/Modify States Approved to Lend In
- View/Modify Bio
- View/Edit Your Account

Please select from the following options:

- Show Customers (8)
- Show/Add Agents - 4 Available
- Generate a Property Flyer
- View your Agent's Dashboards
- Current Mortgage Rates
- RatePlug Marketing Tools
- RatePlug Display Archive
- RatePlug E-mail Alert History

Your Monthly Stats

- MLS Displays: 0
- Detail Displays: 25
- Listing Alerts: 1
- Sales Contract: 0
- Open House Alerts: 0
- Flyers Made: 5
- Active Agents: 5

RatePlug Options

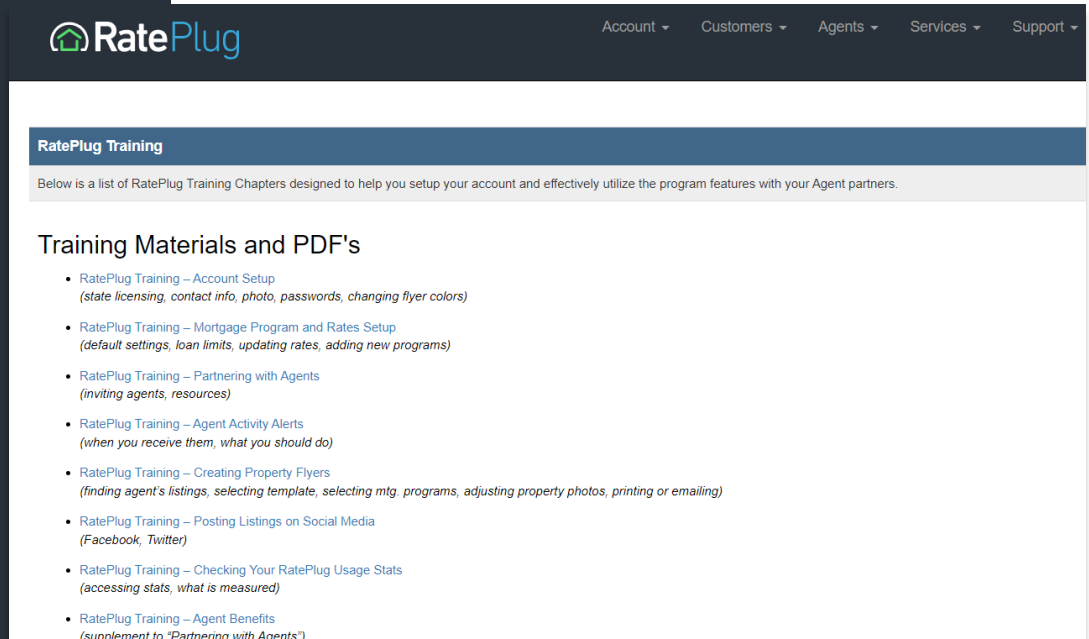
- View RatePlug Statistics

Your Program to Date Stats

- MLS Displays: 1,757
- Detail Displays: 1,216
- Listing Alerts: 382
- Sales Contract: 218
- Open House Alerts: 43
- Flyers Made: 3,561

Training and Online Support

From your member Dashboard you can access training and Usage support for specific RatePlug features through the “Support” tab in the top Navigation pane.



The screenshot shows the RatePlug website's training page. At the top, there is a dark navigation bar with the RatePlug logo on the left and menu items for Account, Customers, Agents, Services, and Support on the right. Below the navigation bar is a blue header section titled "RatePlug Training". Underneath this header is a light gray box containing the text: "Below is a list of RatePlug Training Chapters designed to help you setup your account and effectively utilize the program features with your Agent partners." The main content area is titled "Training Materials and PDF's" and contains a bulleted list of training chapters, each with a link and a brief description of the topics covered.

RatePlug Training

Below is a list of RatePlug Training Chapters designed to help you setup your account and effectively utilize the program features with your Agent partners.

Training Materials and PDF's

- [RatePlug Training – Account Setup](#)
(state licensing, contact info, photo, passwords, changing flyer colors)
- [RatePlug Training – Mortgage Program and Rates Setup](#)
(default settings, loan limits, updating rates, adding new programs)
- [RatePlug Training – Partnering with Agents](#)
(inviting agents, resources)
- [RatePlug Training – Agent Activity Alerts](#)
(when you receive them, what you should do)
- [RatePlug Training – Creating Property Flyers](#)
(finding agent's listings, selecting template, selecting mtg. programs, adjusting property photos, printing or emailing)
- [RatePlug Training – Posting Listings on Social Media](#)
(Facebook, Twitter)
- [RatePlug Training – Checking Your RatePlug Usage Stats](#)
(accessing stats, what is measured)
- [RatePlug Training – Agent Benefits](#)
(supplement to "Partnering with Agents")



www.rateplug.com/lvr

support@rateplug.com