



## **Program Overview**

**For Lenders in the MetroMLS  
(Milwaukee) market**

## RatePlug Automated Marketing Program gives you:

1. Display of your contact information and mortgage products directly within the property listings your Agents send to their homebuyers through the MLS system!
2. Auto-email alerts notify you whenever your Agents list a new property or schedules an open house through the MLS system!
3. Create co-branded property flyers with property info, pictures and your mortgage information in seconds!
4. Protection from new FTC MAP record keeping guidelines
5. One low annual cost allows you to work with as many Agents as you want!

**Now you can truly partner with your Agents!**

# How RatePlug works within the MLS System

Within the MetroMLS MLS system that Agents use everyday to send listings to homebuyers, a new tab has been created that will allow the Agent and their home buyers to view the RatePlug display which will contain your mortgage information and payments for each property they view.

The screenshot shows the flexmls website interface. On the left, there is a search results list with 53 results, 4 selected. The main content area displays mortgage payment options for 123 Main St. - Anytown, WI 53226 - MLS: 12345. The 'Mortgage Info' tab is highlighted in the top navigation bar.

**Mortgage Payment Options for 123 Main St. - Anytown, WI 53226 - MLS: 12345**

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

**Affiliated Lender**

**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: (A.P.R.):     | 4.000% (4.070%) | 3.500% (3.610%) | 5.000% (3.840%) | 4.000% (4.950%)   |
| Taxes:              | \$167           | \$167           | \$167           | \$167             |
| Ins./HOA Dues:      | \$140           | \$140           | \$140           | \$140             |
| PMI:                | \$0             | \$0             | \$0             | \$276             |
| <b>Mo. Payment:</b> | <b>\$1,261</b>  | <b>\$1,736</b>  | <b>\$1,380</b>  | <b>\$1,755**</b>  |

Demonstration Account (555) 123-4567  
 Demo: E-mail address displays here

**Personalize Your Mortgage**  
 Estimated Sales Price: \$   
 Down Payment: Amount or Percent \$  20%

If the home buyer clicks on the "key info" link...


The screenshot shows the flexmls website interface. On the left, there is a list of four properties, all priced at \$250,000 and located in Anytown, WI 53226. The first property is selected. The main content area displays 'Mortgage Payment Options for 123 Main St. - Anytown, WI 53226 - MLS: 12345'. This section includes contact information for 'Sample Lender' and a table of mortgage options. A red circle highlights the 'KEY INFO' link in the table, with a red arrow pointing from the text above to it. To the right of the table is a 'Personalize Your Mortgage' section with input fields for 'Estimated Sales Price' and 'Down Payment' (set to 20%), and a 'CALCULATE' button.

|                 | 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: (A.P.R.): | 4.000% (4.070%) | 3.500% (3.610%) | 5.000% (3.840%) | 4.000% (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**         |

...they will view your expanded product menu and they can also email a question about financing to you or request services such as pre-approval. This early introduction to your services can help prevent financing snags later in the transaction.

**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=METROMLS>




**Sample Lender**

**Have a Mortgage Question?**

Ask a question here. We will respond with no obligation to you.



**To Talk with a Live Person – Contact:** Demonstration Account - *Affiliated Lender*  
 Office: (555) 123-4567 Mobile: (555) 666-7777 E-mail: [Demostration Account](mailto:Demostration 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><b>Address:</b> 123 Main St. - Anytown, WI 53226 - MLS: 12345</p> <p><b>Asking:</b> \$250,000      <b>Bedrooms:</b> 3      <b>Baths:</b> 2</p> <p><b>Year Built:</b> 2004      <b>Appx. Sq. Ft:</b> 2600      <b>Lot Size:</b> 1 Acre</p> <p><a href="#">Larger Picture</a></p> | <p>To schedule a showing of this property, please contact:</p> <p>Agent name and contact info appears here</p> |

**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, WI 53226 - MLS: 12345.

|                          | <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>    |
|--------------------------|-------------------------------|-------------------------------|-------------------------|--------------------------------------|
| <b>Loan Amount:</b>      | \$200,000                     | \$200,000                     | \$200,000               | \$245,472                            |
| <b>Down Payment:</b>     | \$50,000                      | \$50,000                      | \$50,000                | <b>\$8,750 ?</b>                     |
| <b>Interest Rate:</b>    | 4.000%                        | 3.500%                        | 5.000%                  | 4.000%                               |
| <b>APR:</b>              | 4.070%                        | 3.610%                        | 3.840%                  | 4.950%                               |
| <b>Points:</b>           | 0                             | 0                             | 0                       | 0                                    |
| <b>Monthly Payment</b>   |                               |                               |                         |                                      |
| <b>Mortgage Payment:</b> | <a href="#">\$955</a>         | <a href="#">\$1,430</a>       | <a href="#">\$1,074</a> | <a href="#">\$1,172<sup>A*</sup></a> |

## **Property Flyer System & Alerts**

Allows you to create co-branded open house flyers containing property and mortgage payment information for your Agent's listings and open house events

# Auto-Alert System

You will receive an email alert from RatePlug whenever one of your participating agents either; lists a new home in the MLS or schedules an open house.

Chris,

Below is a list of new Property Listings by your Participating RatePlug Agents:

**Agent:John Westmore**

06681300 - LOT 20 LANDON CIR - HADDENFIELD - \$460,000 ([Create Property Flyer](#))

**Agent:Andrea Straub**

01245367 – 927 ORCHARD LN – HADDENFIELD - \$799,900 ([Create Property Flyer](#))

06697507 - 600 N FAIRBANKS # 1401 - HADDENFIELD - \$1,090,000 ([Create Property Flyer](#))

To create an open house flyer, click on 'Create Property Flyer' next to the listed property, or log into the [Rate Plug System](#) and go to 'Create Property Flyer' from the main menu.

**RatePlug/HandHeld Power**

[www.rateplug.com/mlsli](http://www.rateplug.com/mlsli)

[info@rateplug.com](mailto:info@rateplug.com)

**(877)710-0808 Toll Free**

**(630)848-4337 fax**



# Property Flyer Sample (multiple templates available)

Flyers are generated in a few moments to be printed or emailed to your agent 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 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

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.

**AGENT'S COMPANY LOGO**

**Heather Smith**  
 AnyTown Realty, Inc.  
 (555) 657-1234  
 heather@realty.com

Agent's Photo Here

| 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**

9

# Program Summary

- Get exposure to homebuyer early in the process through the system the Agents use!
- Builds relationships with existing and new Realtor referral sources
- Receive alerts from RatePlug notifying you when your agents list new homes or schedule a open house event
- Creates open house flyers for Agents in seconds
- FTC-MAP record keeping compliant!
- We train you how to use the tool and market to your Agents
- Low annual fee allows LO to work with multiple Agents

**Enroll on this site Now!**

contact us with any questions  
(877) 710-0808  
enroll on this site or at [www.rateplug.com/metromls](http://www.rateplug.com/metromls)