



## MLSPIN Pinergy Overview

Within the Pinery system, RatePlug is available as a checkbox on any report or when emailing a listing:

Corporate Website | System Recommendations | MLS PIN Homes Welcome, Demo Sign Out

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Full & Public Report Market History Price Change History Property History Report Violation

Address Photo Office/Agent Info Market History Price History Gallery  RatePlug Header/Footer -Cover Sheet-



1 of 15

**MLS # 0195 - Active**  
**Single Family - Detached**

**142 Loerty Lowell, MA 01851-3248**  
**Middlesex County**

List Price: **\$220,000**

Style: **Cape** Total Rooms: **4**  
Color: **white** Bedrooms: **0**  
Grade School: Bathrooms: **0f 2h**  
Middle School: Master Bath: **No**  
High School: Fireplaces: **0**  
Handicap Access/Features:  
Directions: **Chelmsford St.**

**Remarks**

**OPPORTUNITY AWAITS!!!** This building has a 1000+ Hall on the 1st floor with a Coat Room and entrance. The lower level has a huge kitchen with a 6 burner double oven stove, refrigerator, center island, and plenty of countertop space. There is also a small meeting room and sitting area. There are 2 toilets (Womens and Mens) with a single sink between them. There is plenty of room for storage and a shed behind the building. The building is totally fenced in and has a security system. It is zoned THU which is a Traditional Mixed Use. The present owners have an exempt status as a church. Bring your Imagination and convert it to a Unique Single Family or Two Family. The Possibilities are Endless.

**Property Information**

Approx. Living Area: <b>1,242 Sq. Ft.</b>	Approx. Acres: <b>0.07 (3,022 Sq. Ft.)</b>	Garage Spaces: <b>0</b>
Living Area Includes:	Heat Zones: <b>1 Forced Air</b>	Parking Spaces: <b>0</b>
Living Area Source: <b>Public Record</b>	Cool Zones: <b>None</b>	Approx. Street Frontage:
Living Area Disclosures:		
Disclosures:		

**Room Levels, Dimensions and Features**

Room	Level	Size	Features
Kitchen:	B		Flooring - Vinyl, Pantry, Kitchen Island, Exterior Access
Bath 1:	B		Bathroom - 1/4
Bath 2:	B		Bathroom - 1/4
Great Room:	1		Ceiling - Cathedral, Flooring - Hardwood, Main Level
Office:	B		Flooring - Vinyl
Other:	B		Flooring - Wall to Wall Carpet

**Features**

Appliances: **Range, Refrigerator**  
Area Amenities: **Public Transportation, Shopping, Laundromat, Highway Access, Public School**  
Basement: **Yes Full, Finished, Walk Out, Interior Access, Concrete Floor**  
Beach: **No**  
Construction: **Frame**  
Electric: **Circuit Breakers, 200 Amps**  
Exterior: **Clapboard**  
Exterior Features: **Porch, Storage Shed, Fenced Yard**

**Other Property Info**

Disclosure Declaration: **No**  
Exclusions:  
Home Own Assn:  
Lead Paint: **Unknown**  
UFFI: **Warranty Features: No**  
Year Built: **1900** Source: **Public Record**  
Year Built Description: **Actual**  
Year Round: **Yes**

# An example of RatePlug attached to the listing within the Pinery portal:

Mortgage Payment Options for 142 Liberty St - Lowell. You are not required to use the services of this lender.

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



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

RatePlug Test Lender						NMLS id# 12345 (555) 555-5555 E-mail
<b>KEY INFO</b>						Personalize Your Mortgage
	30 Year Fixed	15 Year Fixed	FHA 30 Year Fixed	5/1 Adjustable Rate	7/1 Adjustable	Estimated Sales Price:
Down Payment:	\$44,000	\$44,000	\$7,700**	\$44,000	\$44,000	\$ <input type="text"/>
Mortgage Paymt:	<del>\$679</del>	<del>\$1,280</del>	<del>\$1,031</del>	<del>\$815</del>	<del>\$828</del>	Down Payment: Amount or Percent
Rate:	4.375%	3.750%	4.000%	3.750%	3.875%	\$ <input type="text"/> 20% ▼
APR:	4.391%	3.773%	5.021%	4.557%	4.474%	<input type="button" value="CALCULATE"/>
Taxes:	\$369	\$369	\$369	\$369	\$369	
Ins./HOA Dues:	\$40	\$40	\$40	\$40	\$40	
PMI:	\$0	\$0	\$149	\$0	\$0	
Mo. Payment:	\$1,268	\$1,689	\$1,689**	\$1,224	\$1,237	

Asking Price of \$220,000 with a Down Payment of 20.0% and a Loan Amount of \$176,000. \*\*FHA loans allow for a 3.5% Down Payment. ARM loan payment & interest rates will change during term. [Click Key Info for required disclosure](#) Ins. = Home Owners Insurance [Click here for relationship disclosure](#)

# Clicking on the RatePlug icon, will bring you to RatePlug's Property Detail



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

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

Sample Lender	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Down Payment:	\$60,000	\$60,000	\$60,000	\$60,000
Mortgage Payment:	\$1,146	\$1,716	\$1,288	\$1,192
Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.056%	3.595%	3.856%	3.448%
Taxes:	\$167	\$167	\$167	\$167
Ins./HOA Dues:	\$162	\$162	\$162	\$162
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 rates will change during term. [Click Key Info for required disclosure.](#) Ins. = Home Owners Insurance [Click here for relationship disclosure.](#)



The *Key Info* button will take you to RatePlug's Lender Detail screen

Property Summary Information - MLS: 12345	Demo Agent Company
 <p><b>Address:</b> 000001 Rockville Pike - Rockville, MD 20852 - MLS: 12345</p> <p><b>Asking:</b> \$300,000    <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>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 Sample Lender directly for more information about mortgage products and your eligibility.

## Demonstration Account of Sample Lender

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

*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	\$1,716	\$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: \$  or 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 \$1,716 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)

This is how an Agent can send an email to prospective a Buyer:

Corporate Website | System Recommendations | MLS PIN Homes Welcome, Demo Sign Out

[pinergy](#)
[Home](#)
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[Search](#)
[Map Search](#)
[Cloud CMA](#)
[Tools](#)
[Options and Settings](#)
[Training Library](#)
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[Help Guide](#)
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[Full & Public Report](#)
[Market History](#)
[Price Change History](#)
[Property History](#)
[Report Violation](#)

Address
  Photo
  Office/Agent Info
  Market History
  Price History
  Gallery
  RatePlug
  Header/Footer
  Cover Sheet



**MLS # 0195 - Active**  
**Single Family - Detached**

**142 Loerty**  
**Lowell, MA 01851-3248**  
**Middlesex County**

Color: **white**  
 Grade School:  
 Middle School:  
 High School:  
 Handicap Access/Features:  
 Directions: **Chelmsford St.**

**List Price: \$220,000**  
  
 Total Rooms: **4**  
 Bedrooms: **0**  
 Bathrooms: **0f 2h**  
 Master Bath: **No**  
 Fireplaces: **0**

◀ 1 of 15 ▶

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**Remarks**

**OPPORTUNITY AWAITS!!!** This building has a 1000+ Hall on the 1st floor with a Coat Room and entrance. The lower level has a huge kitchen with a 6 burner double oven stove, refrigerator, center island, and plenty of countertop space. There is also a small meeting room and sitting area. There are 2 toilets (Womens and Mens) with a single sink between them. There is plenty of room for storage and a shed behind the building. The building is totally fenced in and has a security system. It is zoned THU which is a Traditional Mixed Use. The present owners have an exempt status as a church. Bring your Imagination and convert it to a Unique Single Family or Two Family. The Possibilities are Endless.

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**Property Information**

Approx. Living Area: <b>1,242 Sq. Ft.</b>	Approx. Acres: <b>0.07 (3,022 Sq. Ft.)</b>	Garage Spaces: <b>0</b>
Living Area Includes:	Heat Zones: <b>1 Forced Air</b>	Parking Spaces: <b>0</b>
Living Area Source: <b>Public Record</b>	Cool Zones: <b>None</b>	Approx. Street Frontage:
Living Area Disclosures:		
Disclosures:		

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**Room Levels, Dimensions and Features**

Room	Level	Size	Features
Kitchen:	B		Flooring - Vinyl, Pantry, Kitchen Island, Exterior Access
Bath 1:	B		Bathroom - 1/4
Bath 2:	B		Bathroom - 1/4
Great Room:	1		Ceiling - Cathedral, Flooring - Hardwood, Main Level
Office:	B		Flooring - Vinyl
Other:	B		Flooring - Wall to Wall Carpet

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<p><b>Features</b></p> <p>Appliances: <b>Range, Refrigerator</b></p> <p>Area Amenities: <b>Public Transportation, Shopping, Laundromat, Highway Access, Public School</b></p> <p>Basement: <b>Yes Full, Finished, Walk Out, Interior Access, Concrete Floor</b></p> <p>Beach: <b>No</b></p> <p>Construction: <b>Frame</b></p> <p>Electric: <b>Circuit Breakers, 200 Amps</b></p> <p>Exterior: <b>Clapboard</b></p> <p>Exterior Features: <b>Porch, Storage Shed, Fenced Yard</b></p>	<p><b>Other Property Info</b></p> <p>Disclosure Declaration: <b>No</b></p> <p>Exclusions:</p> <p>Home Ovm Assn:</p> <p>Lead Paint: <b>Unknown</b></p> <p>UFFI: <b>Warranty Features: No</b></p> <p>Year Built: <b>1900</b> Source: <b>Public Record</b></p> <p>Year Built Description: <b>Actual</b></p> <p>Year Round: <b>Yes</b></p>
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This is the email dialog, where an Agent can include RatePlug on the email before it goes to the Buyer:

 **Send These Listings By Email**

**To:**

**From:** Demo User

**Receipt:**  Check if you **want** a copy of this email

**MLS #:** 230

**Report:** Full & Public Report ▾

Address  Photo  Office/Agent Info  Market History  Price History  Gallery  RatePlug  Header/Footer

**Subject:** 142 St, Lowell, MA

**Message:**



An example of RatePlug's Property Detail display included at the bottom of the emailed listing report. Clicking calculate takes the Agent to the next page:

Hot Water: **Natural Gas**  
 Lot Description: **Fenced/Enclosed**  
 Road Type: **Public**  
 Roof Material: **Asphalt/Fiberglass Shingles**  
 Sewer Utilities: **City/Town Sewer**  
 Utility Connections: **for Electric Range**  
 Water Utilities: **City/Town Water**  
 Waterfront: **No**  
 Water View: **No**

Cert:  
 Zoning Code: **M2001**  
 Map: Block: Lot:

Mortgage Payment Options for 142 St - Lowell. You are not required to use the services of this lender.

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

 <b>Sample Lender</b> Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo	RatePlug Test Lender		<small>NMLS ID# 12345          (555) 555-5555          Equal Opp.</small>			
	<b>KEY INFO</b>					
	Down Payment:	30 Year Fixed	15 Year Fixed	FHA 30 Year Fixed	5/1 Adjustable Rate	7/1 Adjustable
	Mortgage Payment:	\$44,000	\$44,000	\$7,700 <sup>^^</sup>	\$44,000	\$44,000
	Rate:	4.375%	3.750%	4.000%	3.750%	3.875%
	APR:	4.391%	3.773%	5.021%	4.557%	4.474%
	Taxes:	\$369	\$369	\$369	\$369	\$369
	Ins./HOA Dues:	\$40	\$40	\$40	\$40	\$40
	PMI:	\$0	\$0	\$149	\$0	\$0
	Mo. Payment:	\$1,288	\$1,689	\$1,589 <sup>^^</sup>	\$1,224	\$1,237

Personalize Your Mortgage  
 Click on the calculate button below to enter your offer price and down payment:

Asking Price of \$220,000 with a Down Payment of 20.0% and a Loan Amount of \$176,000. <sup>^^</sup>FHA loans allow for a 3.5% Down Payment. ARM loan payment & interest rates will change during term. Click **Key Info** for required disclosure. Ins. = Home Owners Insurance Click here for relationship disclosure.

This an example of the RatePlug Lender Detail display where a Buyer can get further financing information and additional details on the listing:

Property Summary Information - MLS: 72
Demo Office



**Address:** 142 St - Lowell, MA 01851 - MLS: 7230

**Asking:** \$220,000      **Bedrooms:** 0      **Baths:** 0

**Year Built:** 1900      **Appx. Sq. Ft:** 1242      **Lot Size:** 3022.00

To schedule a showing of this property, please contact:  
**Demo User**  
 Phone: (508) 845-1011  
 Mobile: (630) 362-4059  
 E-mail: [Demo User](#)

For informational purposes only: Demo Office is not a mortgage lender. Contact RatePlug Test Lender directly for more information about mortgage products and your eligibility. You are not required to use the services of this lender.

Jeff Springer NMLS id# 12345 RI ID # 338844 of RatePlug Test Lender
Print Page | E-mail Page



Have a Mortgage Question?

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

SUBMIT

To Talk with a Live Person – Contact: Jeff      NMLS id# 12345 RI ID # 338844 - RatePlug Test Lender

Office: (555) 555-5555    E-mail: [Jeff](#)      Web Site: [www.rateplug.com](#)

Available Programs from RatePlug Test Lender

**1** 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 \$220,000 for 142 St - Lowell, MA 01851

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	FHA 30 Year Fixed	5/1 Adjustable Rate	7/1 Adjustable
<b>Loan Amount:</b>	\$176,000	\$176,000	\$216,015	\$176,000	\$176,000
<b>Down Payment:</b>	\$44,000	\$44,000	\$7,700 ?	\$44,000	\$44,000
<b>Term (Months):</b>	360	180	360	360	360
<b>Interest Rate:</b>	4.375%	3.750%	4.000%	3.750%	3.875%
<b>APR:</b>	4.391%	3.773%	5.021%	4.557%	4.474%
<b>Points:</b>	0	0	0	0	0
<b>Monthly Payment</b>					
Principal & Interest	\$879	\$1,280	\$1,031**	\$815	\$828
Property Taxes:	\$369	\$369	\$369	\$369	\$369
Insurance:	\$40	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$0	\$0	\$0	\$0	\$0
Mortgage Insurance:	\$0	\$0	\$149	\$0	\$0
<b>Total Payment*:</b>	<b>\$1,288</b>	<b>\$1,689</b>	<b>\$1,589**</b>	<b>\$1,224</b>	<b>\$1,237</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. \*\*FHA loans allow for a 3.5% Down Payment.

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:

CALCULATE

Generated: 6/7/2018. 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 \$878.74 at 4.375% (4.391% APR)    15 Year Fixed: 180 payments of \$1,279.91 at 3.750% (3.773% APR)    FHA 30 Year Fixed: 360 payments between \$1,180.46 to \$1,035.88 at 4.000% (5.021% APR)    5/1 Adjustable Rate: 60 payments of \$815.08 at 3.750% and 300 payments of \$926.79 at 5.000% (4.557% APR)    7/1 Adjustable: 84 payments of \$827.62 at 3.875% and 276 payments of \$921.87 at 5.000% (4.474% APR)

Your choice of the proper mortgage program will depend on several factors that will vary from one person to the next. These factors that should be considered include:

- ▶ Budget Constraints

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