



## NJMLS Paragon Overview

RatePlug is available within the emailed reports sent to homebuyers. This is the default report used to send properties to homebuyers. Clicking the *View Detail* button will bring up a new section, where the RatePlug Property Detail rates calculator is located.

The screenshot shows a real estate listing page for Lorraine Dexter on the New Jersey MLS website. The page features a blue header with the New Jersey MLS logo, a phone number (201) 310-8811, and a mail icon. Below the header is a dark blue banner with the name "Lorraine Dexter" and a "Printable Reports" link. A profile picture of Lorraine Dexter is displayed below the banner. The main content area includes a "SORT BY" dropdown menu set to "PRICE-HIGH TO LOW" and three view options: list, grid, and map. The primary listing is for a property at 748 Pepperidge Rd in Mahwah, NJ, with an MLS number of #24000261 and a price of \$1,950. The listing is marked as "Active" and includes a description of the first-floor unit, its features, and a "View Detail" button. The footer contains a copyright notice for NJMLS, INC. dated January 5th, 2024.

NEW JERSEY MLS (201) 310-8811

Printable Reports

Lorraine Dexter  
LEARN MORE ABOUT ME

SORT BY PRICE-HIGH TO LOW

748 Pepperidge Rd \$1,950  
Mahwah, NJ 07430 - MLS #24000261  
Rentals/Res **Active**

First Floor Unit situated in quiet section of Society Hill. Easy One Floor Living with Open Floor Plan including recently renovated gray kitchen with granite counters/stainless steel appliances & laundry in unit. One assigned parking spot. Enjoy pool, tennis and great location convenient to everything.

BEDS: 1 Full BATHS: 1 Half BATHS: 0 0 Days on Market

View Detail

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748 Pepperidge Rd  
Mahwah, NJ

MLS # 24000651 **Active**

1,950,000 **CLOSE**

PHOTOS & MAP PROPERTY INFO MORTGAGE CALCULATOR

**Rate Plug**

SmartMLS Agents: This is a calculator provided by RatePlug. - [Click Here to add your Partner Lender\(s\)](#).  
**i** This is not an official loan estimate. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

**FIND YOUR MONTHLY PAYMENT**  
SAMPLE LENDER  
Demonstration Account | NMLS ID 000000 | (555) 555-1212

KEY INFO	30 Yr Fx	15 Yr Fx	30 Yr FHA	VA	5/6 ARM
Down Payment	\$50,000	\$50,000	\$8,750	\$0	\$50,000
Mortgage Payment	<b>\$1,281</b>	<b>\$1,715</b>	<b>\$1,552</b>	<b>\$1,638</b>	<b>\$1,331</b>
Rate	6.625%	6.250%	6.500%	6.625%	7.000%
APR	6.705%	6.330%	6.580%	6.705%	7.080%
Taxes (est)	\$167	\$167	\$167	\$167	\$167
Insurance / HOA Dues	\$163	\$163	\$163	\$163	\$163
PMI	\$0	\$0	\$174	\$0	\$0
<b>Monthly Payment</b>	<b>\$1,610</b>	<b>\$2,044</b>	<b>\$2,055</b>	<b>\$1,967</b>	<b>\$1,660</b>

PERSONALIZE YOUR MORTGAGE

**Sample Lender**  
Demonstration Account  
NMLS ID 000000  
Office: (555) 555-1212 Mobile: (555) 555-1212  
[WEBSITE](#)  
[LEARN MORE](#)

Asking Price of \$250,000 with a Down Payment of 20.0% and a Loan Amount of \$200,000. FHA loans allow for a 3.5% Down Payment. VA loans allow for a 0.0% Down Payment. ARM loan payment & interest rates will change during term. [Click Key Info for required disclosure.](#) [Click here for relationship disclosure.](#)

**Mortgage Information**  
Purchase Price of Home: \$ 1,950,000  
Down Payment: \$0 \$5,000,000  
Term and Interest Rate: 15 Years 30 Years Rate: 7.31%  
**CALCULATE PAYMENTS**

**What's My Estimated Monthly Payment?**  
Purchase Price of \$1,950 with 7.31% interest:

Your Monthly Estimated Payment: **\$10.70**

**BREAKDOWN PAYMENT**  
Principal Interest

Estimated monthly payment based on a fixed APR loan for the mortgage amount plus taxes, maintenance (when applicable) and does not include insurance or other applicable fees. Information provided as a guide only.

Clicking the *Key Info* button will take users to the Property Detail screen, which is located on the next slide.

748 Pepperidge Rd Rentals/Res  
Mahwah, NJ

MLS # 34000261 **Active**

1,950,000 **CLOSE**

PHOTOS & MAP PROPERTY INFO MORTGAGE CALCULATOR

RatePlug

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**FIND YOUR MONTHLY PAYMENT**

SAMPLE LENDER

PERSONALIZE YOUR MORTGAGE

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**Sample Lender**  
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NMLS ID 000000  
Office: (555) 555-1212 Mobile: (555) 555-1212  
[WEBSITE](#)  
[LEARN MORE](#)

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**BREAKDOWN PAYMENT**

- Principal
- Interest

Estimated monthly payment based on a fixed APR loan for the mortgage amount plus taxes, maintenance (when applicable) and does not include insurance or other applicable fees. Information provided as a guide only.

This is the *Lender Detail* display.

Property Information: 123 Main St. Anytown IL, 12345 - List Price: \$350,000  For informational purposes only: Your actual rate, payment and costs could be higher. You are not required to use the services of the Lender displayed below.

### Calculate your Payment

ASKING PRICE

\$250,000

DOWN PAYMENT

0.00%

DOWN PAYMENT: \$0

LOAN AMOUNT: \$250,000

SINGLE  
PRODUCT



SEE MULTIPLE  
PRODUCTS

CALCULATE

### Lending Options

RatePlug Test - Lender Demo 

MONTHLY PAYMENT	VA 30 YEAR FIXED >	15 YEAR FIXED >	30 YEAR FIXED >	FHA 30 YEAR FIXED >	USDA 30 YEAR FIXED >
<b>PRINCIPAL &amp; INTEREST</b>	\$1,184	\$1,530	\$1,136	\$1,226	\$1,169
INTEREST RATE	3.750%	4.500%	5.500%	4.375%	3.750%
APR	4.102%	4.842%	5.721%	5.512%	4.354%
POINTS	0.766	0.883	0.962	0.312	0.772
PROPERTY TAXES	\$167	\$167	\$167	\$167	\$167
INSURANCE	\$75	\$75	\$75	\$75	\$75
HOA/DUES/FEES	\$100	\$100	\$100	\$100	\$100
MORTGAGE INSURANCE	\$0	\$0	\$0	\$170	\$73
<b>TOTAL PAYMENT</b>	<b>\$1,526</b>	<b>\$1,872</b>	<b>\$1,478</b>	<b>\$1,737</b>	<b>\$1,584</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. Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan. Monthly Payment amounts above are based on estimates, may not apply to your situation and can change without notice. \*\*FHA loans allow for a 3.5% Down Payment. \*\*\*VA loans allow for a 0.0% Down Payment.



**LENDER  
COMPANY**  
HOME MORTGAGE

### RatePlug Test - Lender Demo

Name:  
**LO Test**  
- Mortgage Loan Originator

NMLS:  
**NMLS ID 12345**

Office:  
**Not Listed**

Mobile:  
**Not Listed**

[WEBSITE >](#)

ASK LO A QUESTION

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