

QUICK REVIEW

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# RatePlug Program Overview

for NJMLS



01

## **MARKET NEED/ RATEPLUG SOLUTION**

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02

## **MLS SYSTEM INTEGRATION**

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03

## **ALERTS**

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04

## **PROPERTY FLYER SYSTEM**

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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.

AFFORDABILITY INFO ON EVERY LISTING

# 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.

onehome

Buy / Rent

Favorites


Planner

[Back to Listings](#)

123 Main St.

Anytown, IL 12345

MLS #1234567



View All 34 Photos

View Virtual Tour

Bed: 6

Bath: 6

6,108 sqft

Days on Market: 64

Overview

Welcome to your new home in this beautiful neighborhood! 6 bedrooms and 6 bathrooms! If school districts are important to you then you can also check that box, Brecksville-Broadview Heights is in the top ten! This gorgeous colonial, nestled in the Creekside subdivision is packed with value and built for entertaining! From the open floor plan to the front room turned bar area, the first floor is a great place to gather with family and friends. ...

Read More

For Sale

\$325,000

Estimated Monthly Cost: \$1,417 - \$2,059 / mo

BREAKDOWN OF MONTHLY COST

Add a Note

MARKET INSIGHTS

View Insights

Estimated Monthly Costs

123 Main St.

Anytown, IL 12345

\$1,417 - \$2,059 / mo

Offer Price	Down Payment	Loan Amount	Modify
\$325,000	\$65,000 (20%)	\$260,000	

City View Lending

Robert Lender | NMLS ID 9999999

	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

\*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.

View required disclaimer information

LENDER DETAILS

Name

Robert Lender


NMLS ID 9999999

Phone

(555) 111-2222

Ask Robert a Question

Visit Lender Website



City View

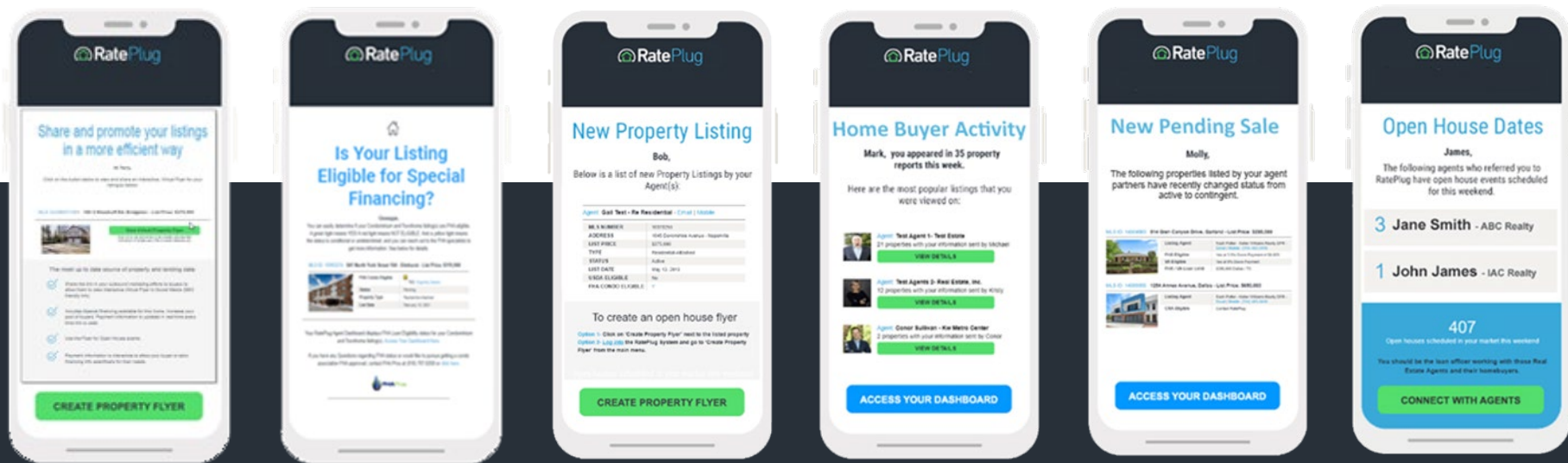
LOAN OFFICER NAME

City View Lending

Get Pre-Approved

# 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.







**Brian Jones**  
MLO #144631  
Prosperity Home Mortgage

  
[214-889-9529](tel:214-889-9529)  
[brian.jones@prosperityhome.com](mailto:brian.jones@prosperityhome.com)







[www.brianjones.com](http://www.brianjones.com)



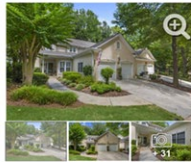


**Michelle B Chapman**  
LH: 18024  
Keller Williams Enterprise Properties

  
[214-474-5650](tel:214-474-5650) [michelleb@kw.com](mailto:michelleb@kw.com)  
[www.michellebkw.com](http://www.michellebkw.com)


[202 S Ross Farm Drive, Johns Creek, GA](#)

[\(770\) 455-1212](#)

[www.brianjones.com](#)

[View Details](#)



**4,450,000**

**Year Built:**  
2016

**Bedrooms:**  
3

**Bathrooms:**  
2 Full (1 master)

**2 Full & 1 Half**

**Lot Size:**  
A

Great location in the heart of Johns Creek. This handsome farmhouse offers an open floor plan for easy living. Spacious Owners suite & bath in with 2 generous Bedrooms and bath up. Inviting Great on first morning and open to dining room & kitchen for easy interest. Bright, light island kitchen includes stainless appliances & granite counters. Finished. Terrace level with 2 well-sized rooms offer many options such as office, workout, rec or media rooms. HOA fee covers all exterior maintenance, water and sewer. Close to shopping, restaurants and downtown Park.

**Mortgage Payment Options**    **Ask Brian Jones a Question**

Property Price: 4,450,000


Down Payment: \$100K    20%    [Go](#)


[Go](#) [Calculate Payments](#)

**For Information on this property only:**  
This information is for informational purposes only and is not a mortgage offer. The mortgage amount shown is based on a 30-year fixed rate mortgage with a 3.25% interest rate. The mortgage amount shown is based on a 30-year fixed rate mortgage with a 3.25% interest rate. The mortgage amount shown is based on a 30-year fixed rate mortgage with a 3.25% interest rate.


	30 Year Fixed	30 Year Fixed	VA 30 Year Fixed	Convs 5/6 ARM	15 Year Fixed	Convs 7/6 ARM
<b>Loan Amount:</b>	\$372,000	\$456,578	\$475,695	\$372,000	\$372,000	\$372,000
<b>Down Payment:</b>	\$100,000	<b>\$146,575</b> G	\$0	\$100,000	\$100,000	\$100,000
<b>Term (Months):</b>	360	360	360	360	360	360
<b>Interest Rate:</b>	5.000%	5.125%	4.500%	3.375%	4.425%	5.300%
<b>APR:</b>	5.140%	6.285%	4.877%	3.900%	4.943%	5.843%
<b>Points:</b>	1.125	1	1.5	1.125	1	1.25
<b>Principal &amp; Interest:</b>	\$1,197	<b>\$2,480**</b>	\$2,410	\$2,083	\$2,870	\$2,083
<b>Property Taxes:</b>	\$251	\$251	\$251	\$251	\$251	\$251
<b>Homeowners Insurance:</b>	\$116	\$116	\$116	\$116	\$116	\$116
<b>HOA/Condo Fees:</b>	\$380	\$380	\$380	\$380	\$380	\$380
<b>P&amp;I:</b>	\$0	\$316	\$0	\$0	\$0	\$0
<b>Total Payment:</b>	<b>\$2,744</b>	<b>\$3,149**</b>	\$3,157	\$2,830	\$3,617	\$2,830


\*Total payment includes interest of principal and interest payment, property taxes, HOA/Condo fees, home owners insurance and private mortgage insurance (PMI) if applicable. Mortgage Payment amounts are based on estimated. Not to exceed cash flow. Not to exceed 28% of gross income and 36% of gross income. \*\*Total payment includes interest of principal and interest payment, property taxes, HOA/Condo fees, home owners insurance and private mortgage insurance (PMI) if applicable. Mortgage Payment amounts are based on estimated. Not to exceed cash flow. Not to exceed 28% of gross income and 36% of gross income.







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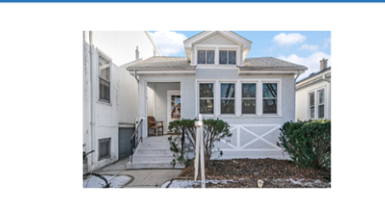
[View Details](#)

[illegible]


 <p><b>Char Theiner</b>          MLS # 1211231          RatePlan Training  <a href="mailto:info@rateplantraining.com">info@rateplantraining.com</a>  <a href="http://www.rateplantraining.com">www.rateplantraining.com</a></p>	<p>Mortgage Information Contact:</p> <p><b>Char Theiner</b>          MLS # 1211231          RatePlan Training  <a href="mailto:info@rateplantraining.com">info@rateplantraining.com</a>  <a href="http://www.rateplantraining.com">www.rateplantraining.com</a></p>	 <p><b>Connie Abels</b>          Lic. #71803878          RE/MAX Premier  <a href="tel:612-475-5717">612-475-5717 Office</a>  <a href="tel:612-442-2025">612-442-2025</a>  <a href="mailto:connie_abels@gmail.com">connie_abels@gmail.com</a></p>	<p>Real Estate Agent Contact: <a href="mailto:info@rateplantraining.com">info@rateplantraining.com</a></p> <p><b>RatePlan Training</b>          2231 West Loop Avenue, Chicago, IL 60610          773-333-9997   773-333-9997 Home &amp; Rental 24/7</p>
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2231 West Loop Avenue, Chicago, IL 60610 | 773-333-9997 | 773-333-9997 Home & Rental 24/7

Open Options



Scan the code below for the latest financing options for this home.  
 Plus - view neighborhood info such as parks, schools and other services.



[rateplan.com/a205dae42](http://rateplan.com/a205dae42)

**RatePlan**  
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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






Real Estate Agent Contact:  
**Heather Anderson**  
Lic.: 344565  
DALTON WADE INC  
(888) 668-3283 % website  
(813) 504-0534  
heathersealfordalhousess@gmail.com



209 PINE STREET - HOMOSASSA FL | MLS: T3461736 | Neighborhood Information

Share Options



**Asking 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%	7.869%	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
<b>Total Payment*:</b>	<b>\$2,428</b>	<b>\$3,173</b>	<b>\$3,086**</b>	<b>\$3,137</b>	<b>\$3,054</b>	<b>\$2,322</b>

ASK DEVEN A QUESTION

GET PRE-APPROVED



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





# 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](http://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



RatePlug Account Info

View/Edit Your Account



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

Your Join Date: 5/21/2003

 Empowers Home Buying

Contact Us

My AccountCustomersAgentsServicesSupport

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

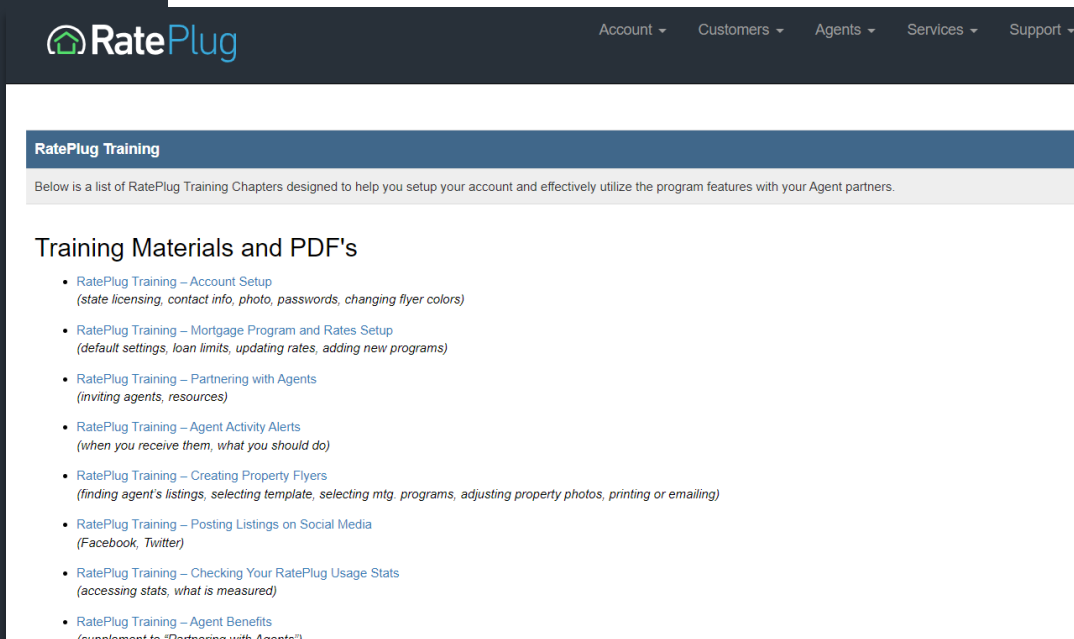
Open House Alerts: 43

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 section. At the top is a dark navigation bar with the RatePlug logo and links for Account, Customers, Agents, Services, and Support. Below this is a blue header for 'RatePlug Training'. A light gray box contains introductory text about the training chapters. The main content area is titled 'Training Materials and PDF's' and lists eight training topics with links and brief descriptions.

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

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