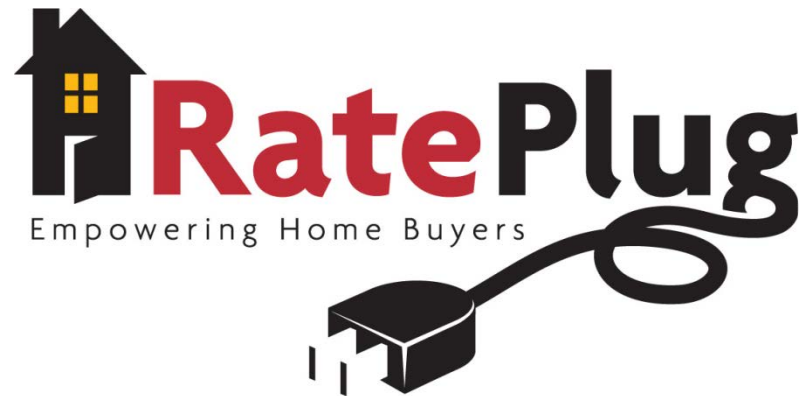




Program Overview

For Lenders in the Northstar MLS market



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For Lenders in the Northstar MLS market

2009

REALTOR[®] Magazine Research

REALTORS Are the primary source for recommending products & services for their clients!

78.4% Home Inspector

74.2% Mortgage Lender

68.5% Home Warranty

65.6% Title Company

54.2% Termite/Insect



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, schedules an open house, or are listed as the selling Agent in a transaction 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

Customer Full Display, Single Family Residential, MLS #: 44444 Type: For Sale

Forest Lake, MN 55025
 Status: **Active** List Price: **\$439,000** Original List Price: **\$449,000**

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[Supplements are available for this property.](#)
[Virtual Tour](#)
[Live Mortgage Information](#)

Total Bed/Bath: 3/2 Garage: 4 Year Built: 1965

Map Page: 39 Map Coord: A4
 Directions: Hwy 35 N to Hwy 97 E
 (Click icon for Virtual Earth Map)

Within the Northstar MLS system, a new link to your mortgage another contact information will be displayed within property reports that your agents can send to customers. When they click on the link...


General Property Information
 Legal Description: LAKEVIEW GROVE. LAKEVIEW GROVE ADD
 County: Washington
 Postal City: Forest Lake
 School District: 831 - Forest Lake, 651-982-8103
 Complex/Dev/Sub: Common Wall: No
 Lot Description: Tree Coverage - Heavy
 Road Frontage: City, Paved Streets
 Zoning: Residential-Single Accessibility: None

Lake/Waterfront Information
 Name: Clear Lake (Forest Lake City) (82016300) DNR Lake ID#: WF Frontage Ft: 100
 Type: Lake Front, Lake View, Dock Lake Acres: 429 Lake Depth (ft): 28
 DNR Lake Class: General Development Elev Highpt to WF Slope: Level Elev Highpt to WF Feet:
 Waterfront View: Lake, Panoramic, North

Remarks
 Public Remarks: Buy this Awesome home minutes from the freeway with over 100' of Lakeshore. Newly remodeled kitchen w/quartz countertops. 4 car garage. Spacious lot w/room for gardening/playground for kids. Full Recreational lake: Great for swimming, boating and fishing!

Structure Information
 Room Level Dimen Other Rooms Level Dimen Heat: Forced Air

...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.




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 Web Site: 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



[Larger Picture](#)

Address: 123 Main St. - Anytown, OR - MLS: 12345

Asking: \$250,000 **Bedrooms:** 3 **Baths:** 2

Year Built: 2004 **Appx. Sq. Ft:** 2600 **Lot Size:** 1 Acre

To schedule a showing of this property, please contact:

Agent name and contact info appears here

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, OR - MLS: 12345.**

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM	FHA 30 Year Fixed
Loan Amount:	\$200,000	\$200,000	\$200,000	\$245,472
Down Payment:	\$50,000	\$50,000	\$50,000	\$8,750 ?
Interest Rate:	6.000%	5.500%	5.000%	5.000%
APR:	6.080%	5.630%	3.910%	5.980%
Points:	0	0	0	0
Monthly Payment				

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

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/carolinamls

info@rateplug.com

(877)710-0808 Toll Free

(630)848-1337 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



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.

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%
Principal & Interest	\$4,767.27	\$3,650.25	\$3,750.19
Taxes / Ins. / Asmts.	\$994.96	\$994.96	\$994.96
Mortgage Insurance	\$	\$271.05	\$338.81
Total Payment*	\$5,762.23	\$4,916.26	\$5,083.96

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

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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
- 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/northstarmls