

RatePlug Program Overview

for Northstar MLS



01

MARKET NEED/ RATEPLUG SOLUTION

02

MLS SYSTEM INTEGRATION

03

ALERTS

04

PROPERTY FLYER SYSTEM

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.

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

For Sale \$325,000

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

BREAKDOWN OF MONTHLY COST

Add a Note

MARKET INSIGHTS
View Insights

View All 34 Photos View Virtual Tour

🛏 Beds - 6 🛁 Baths - 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, Breckville-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

Estimated Monthly Costs
123 Main St.
Anytown, IL 12345
\$1,417 - \$2,059 / mo

	Offer Price	Down Payment	Loan Amount	Modify
	\$325,000	\$66,000 (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	\$20
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

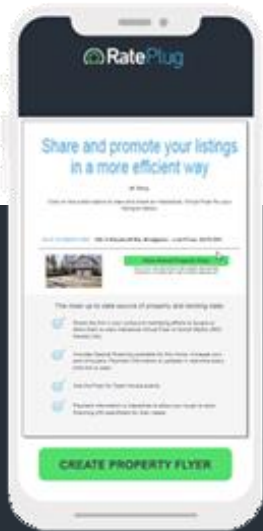
Ask Robert a Question
Visit Lender Website

City View
LOAN OFFICER NAME

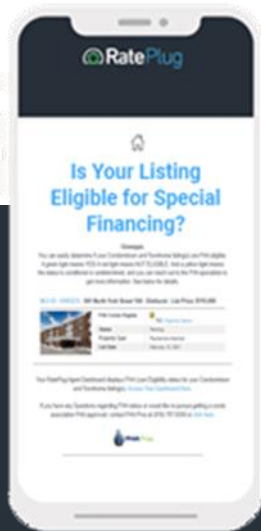
City View Lending
Get Pre-Approved

RATEPLUG ALERTS / INSIGHT SYSTEM

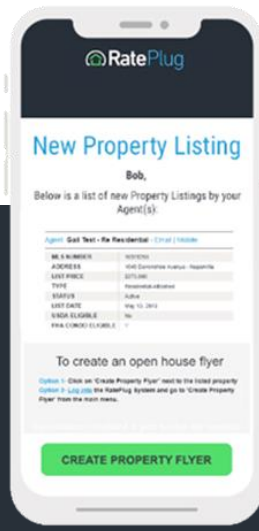
RatePlug generates and sends alerts to the Agent or to their Loan Officer to facilitate proactive support to help the agent sell a home (flyers, special finance information, etc).



To Agent



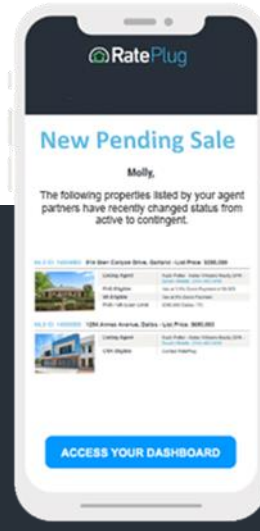
To Agent



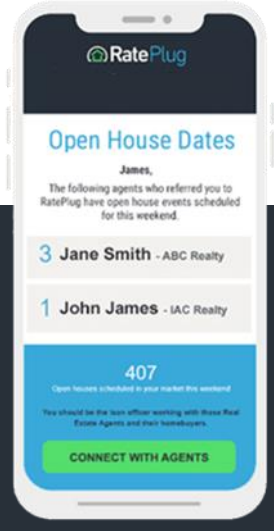
To LO



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.

Mortgage Information Contact:
Bryan Jones
 NMLS ID: 94047
 Mortgage Loan Officer
 (813) 385-8227
bryan.jones@mutual.com
www.mutual.com

Real Estate Agent Contact:
Michelle B Chapman
 Lic. 10469
 Associate/Fulltime Home Services Georgia Properties
 (404) 375-1700 * mobile
 (404) 375-5492
michelleb@kw.com

792 S River Farm Drive - Johns Creek, GA | MLS: 1066741 | [View Options](#)



Asking Price: \$465,000
1988

Bedrooms: 3
Bathrooms: 3
2 Full & 1 Half

Great location in the heart of Johns Creek. This handsome townhome offers an open floor plan for easy living. Spacious Charming suite & built on main with 2 generous Bedrooms and built up, living Great on brick paving garage and opens to dining room with bay window interest. Bright, light island kitchen includes stainless appliances & granite counters. Finished, Terrace level with 2 well-stocked rooms offer many options such as office, workout, rec or media room. HOA fee covers all exterior maintenance, water and gas. Close to shopping, restaurants and Newland Park.

Mortgage Payment Options | Ask Bryan a Question


Payment Type	30 Year Fixed	30 Year ARM	VA 30 Year Fixed	Conv. 30 Year ARM	15 Year Fixed	Comp. 7/6 ARM
Loan Amount:	\$372,000	\$456,878	\$407,000	\$372,000	\$372,000	\$372,000
Down Payment:	\$30,000	\$14,273.00	\$0.00	\$30,000	\$30,000	\$30,000
Term (Months):	360	360	360	360	180	360
Interest Rate:	5.000%	5.125%	4.500%	5.375%	4.625%	5.375%
APR:	5.140%	6.285%	4.877%	5.906%	4.843%	5.843%
Points:	1.125	1	1.5	1.125	1	1.25
Principal & Interest:	\$1,997	\$2,499***	\$2,410	\$2,063	\$2,970	\$2,093
Property Taxes:	\$281	\$281	\$281	\$281	\$281	\$281
Homeowners Insurance:	\$116	\$116	\$116	\$116	\$116	\$116
HOA/Cover Fees:	\$380	\$380	\$380	\$380	\$380	\$380
P.M.I.:	\$0	\$318	\$0	\$0	\$0	\$0
Total Payment*:	\$2,744	\$3,549***	\$3,157	\$2,830	\$3,617	\$2,830

HOUSING PAYMENT INFORMATION

Payment Details:	30 Yr Fx	5/1 ARM	ARM 30 yr
LOAN AMOUNT:	\$391,920	\$391,920	\$348,931
LOAN AMOUNT:	\$391,920	\$391,920	\$348,931
INT'REST RATE:	4.500%	2.750%	3.875%
APR:	4.558%	2.898%	4.637%
Points:	0.000	0.000	0.000
PRINCIPAL & INTEREST	\$1,997.89	\$1,918.84	\$1,818.86
TAXES: INC. + HOA:	\$1,174.35	\$1,174.35	\$1,174.35
MIG. INSURANCE (MI):	\$0	\$0	\$226.75
TOTAL EST. MONTHLY PMT**:	\$3,166.15	\$2,889.39	\$3,041.90

2746 Enfield Drive - Trophy Club, TX 76262

4 Bedrooms, 3 Full & 1 Half Baths
MLS: 13535668



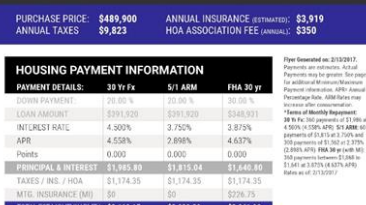
PURCHASE PRICE: \$499,900
ANNUAL TAXES: \$9,823

ANNUAL INSURANCE (ESTIMATED): \$3,919
HOA ASSOCIATION FEE (ANNUALLY): \$350

kw KELLERWILLIAMS

Mary Jensen
 Lic: 06064113
 Coldwell Banker Residential
 (817) 714 2859 direct
 (817) 714 2859 mobile
mary.jensen@cbdw.com

2255 West Linn Avenue - Chicago, IL | MLS: 1130881 | [View Options](#)




HOUSING PAYMENT INFORMATION

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Mortgage Information Contact:
Char Theiner
 NMLS ID: 931223
 Mortgage Lending
 (813) 385-8227 * mobile
char.theiner@mutual.com

Real Estate Agent Contact:
Connie Abels
 Lic: 47002976
 REALTOR® Partner
 (813) 424-2727 Office
 (813) 442-2282
connie.abels@cbdw.com

2255 West Linn Avenue - Chicago, IL | MLS: 1130881 | [View Options](#)



HOUSING PAYMENT INFORMATION

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TOTAL EST. MONTHLY PMT**:	\$3,166.15	\$2,889.39	\$3,041.90

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



rateplus.com/2025dse42

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

FAIRWAY INDEPENDENT MORTGAGE


GET PRE-APPROVED

Real Estate Agent Contact:
Heather Anderson
Lic.: 3445655
DALTON WADE INC
(888) 668-5283 % website
(813) 504-0534
heatherall@dwdhouses@gmail.com

HEATHER ANDERSON REALTOR

209 PINE STREET - HOMOSASSA, FL | MLS: T3461726 | [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** on 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%	7.669%	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
Total Payment*:	\$2,428	\$3,173	\$3,086**	\$3,137	\$3,054	\$2,322

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

FAIRWAY INDEPENDENT MORTGAGE

[ASK DEVEN A QUESTION](#)

GET PRE-APPROVED

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 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

RatePlug Empowers Home Buying Contact Us

My Account Customers Agents Services Support

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

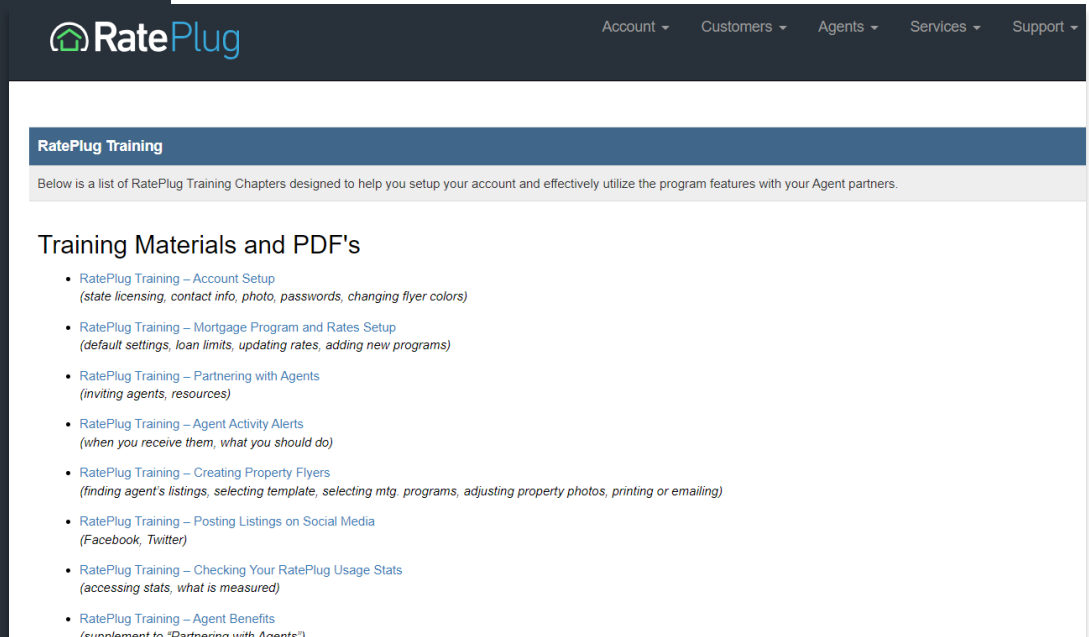
- View RatePlug Statistics

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 page. At the top, there is a dark navigation bar with the RatePlug logo on the left and menu items for Account, Customers, Agents, Services, and Support on the right. Below the navigation bar is a blue header section titled "RatePlug Training". Underneath this header is a light gray box containing the text: "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." The main content area is titled "Training Materials and PDF's" and contains a bulleted list of training chapters, each with a blue link and a brief description in parentheses.

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/northstarmls

support@rateplug.com