



Program Overview

For NTREIS Members

How searching for a new home has changed:

- Over 90% of homebuyers begin their search and view property listings online
- Over 72% of these homebuyers then *EXIT the listing* to search for mortgage information on other sites *with no link back to that property listing*

RatePlug lets them view financing information *WHILE* they are viewing properties by displaying your lending partner's mortgage information within the MLS property listings.

How RatePlug benefits you:

- Included as part of the suite of services available to every Agent who belongs to NTREIS. *No Additional Cost to participate.*
- Studies show that Agents using RatePlug have experienced shorter time frames in listings going from “list date” to “contract date” * **SELL HOMES FASTER!**
- You tell us the lender or lenders you want to work with.
- Agents have access to professional, co-branded marketing flyers for your listings
- RatePlug protects you from the new FTC MAP record keeping requirements that impact *ALL* real estate professionals

* Based on data from 7 major MLS markets viewing over 50,000 real estate transactions

How RatePlug works within the MLS System

MLS# 1115555 Active 123 Main Street , Abilene*, 79601-6219* (25) LP\$ 250,000



Category: Residential Type: Single Family
 Area: 302 '111 * Map: OT /9999 /none
 Subdiv: Pasadena Heights Also For Lease: No
 Lake: Orig LP: Low:
 County: Taylor County, TX* Plan Dvlpmnt:
 Parcel ID: Legal: PASADENA HEIGHTS, BLOCK 4, LOT *
 Lot: 23 * Blk: 4 * Multi Prcl: No MUD Dst: Yes Unexempt Taxes: \$658 *

Bedrooms: 3 Tot Baths: 1 Liv Areas: 2 Dining Area: 1 Story: 1 Pool: No
 Fireplaces: 0 Full Baths: 1 Levels-1st: 2nd: 3rd: Bsmt: No
 Sec Sys: No Half Baths: 0 Levels-1st: 2nd: 3rd: Bsmt: No

SqFt: 3000 * / Tax Yr Blt: 1958 * / Preowned HdcpAm: No
 # Gar Spaces: Gar Size: x # Carport Spaces: Cvr'd Park: 1
 Acres: .18 * Lot Dimens: 60 X 130 Will Subdiv: No
 HOA: None HOA Dues: \$ /
 Media: 25 / 0 / 0 History: Y HOA Includes:

[Previous](#) | [Next](#) | [Document Storage](#)

School Dist: ABILENE ISD *	Living 1: 10 X 14 / 1	F Dining: 9 X 6 / 1	Mstr BR: 12 X 11 / 1
Bus: Type: E Name: TAYLOR	Living 2: 14 X 9 / 1	Breakfast: 8 X 9 / 1	Bedroom 2: 10 X 9 / 1
Bus: Type: M Name: CRAIG	Living 3:	Kitchen: 8 X 9 / 1	Bedroom 3: 8 X 9 / 1
Bus: Type: H Name: ABILENE	Study:	Other Rm:	Bedroom 4:
Bus: Type: Name:	Utility: 8 X 9 / 1	Other Rm:	Bedroom 5:

FEATURES

Lot Size / Acreage: .5 Acre to .99 Acre
 Interior Features: Cable TV Available, High Speed Internet Avail
 Housing Type: Single Detached
 Heating / Cooling: Gas Jets, Window Unit
 Style Of House: Traditional
 Energy Efficiency: Ceiling Fan(s), Double Pane Windows, Gas Water Heater, Storm Door(s), Turbines
 Lot Description: Interior Lot, Lrg. Backyard Grass, Some Trees
 Exterior Features: Covered Porch(es), Gutters, Satellite Dish, Storage Building


Within the NTREIS MLS system, a new report named "Customer w/ RatePlug" has been created. Agents can send this report with their lender's display to customers. (report may vary by MLS system)

Kitchen Equipment: Plumbed for Gas in Kitch, Water Line to Refriger.
 Kitchen Other: Tile Countertop
 Possession: Closing/Funding
 Flooring: Carpet, Ceramic Tile, Laminate
 Showing: Go-Key Box

REMARKS


Property Description: Three bedroom, garage conversion part into living room balance into utility room, kitchen with window over sink, carpet in bedrooms, ceramic tile in kitchen and wood laminate in hall. Good sized back yard with chain link fence and nice storage building. nice looking house with siding and storm door.

Mortgage Payment Options for 123 Main St. - Anytown, TX - MLS: 12345

 Sample Lender Demonstration Account (555) 123-4567 Mobile: (555) 666-7777 E-mail Demonstration Turned off for Demo	Affiliated Lender	Demonstration Account (555) 123-4567 Demo: E-mail address displays here				Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> <input type="text" value="20%"/> <input type="button" value="CALCULATE"/>
	GET DETAILS	<u>30 Year Fixed</u>	<u>15 Year Fixed</u>	<u>5/1 ARM</u>	<u>3/1 ARM</u>	<u>FHA 30 Year Fixed</u>
	Down Payment:	\$50,000	\$50,000	\$50,000	\$50,000	\$8,750**
	Mortgage Paymt:	\$1,199	\$1,634	\$1,074	\$993	\$1,318
	Taxes:	\$167	\$167	\$167	\$167	\$167
	Insurance:	\$40	\$40	\$40	\$40	\$40
	HOA/Dues/Fees:	\$100	\$100	\$100	\$100	\$100
PMI:	\$0	\$0	\$0	\$0	\$256	
Mo. Payment:	\$1,506	\$1,941	\$1,380	\$1,300	\$1,880**	



MLS# 1115555 Active [Live Mortgage Info](#) 123 Main Street , Abilene*, 79601-6219* (25) **LP\$ 250,000**



Category: Residential **Type:** Single Family **Orig LP:**
Area: 302 */11 * **Map:** OT /9999 /none **Also For Lease:** No **Low:**
Subdiv: Pasadena Heights **Plan Dvlpmnt:**
Lake: **Legal:** PASADENA HEIGHTS, BLOCK 4, LOT * **Lst \$/SqFt:**
County: Taylor County, TX* **Unexempt Taxes:** \$658 *
Parcel ID:
Lot: 23 * **Blk:** 4 * **Multi Prcl:** No **MUD Dst:** Yes

Bedrooms: 3	Tot Baths: 1	Liv Areas: 2	Dining Area: 1	Story: 1	Pool: No
Fireplaces: 0	Full Baths: 1	Levels-1st: 2nd:	3rd:	Bsmt:	
Sec Sys: No	Half Baths: 0	Levels-1st: 2nd:	3rd:	Bsmt:	

SqFt: 3000 * / Tax **Yr Blt:** 1958 * / Preowned **HdcpAm:** No
Gar Spaces: **Gar Size:** x # **Carport Spaces:** **Cvrd Park:** 1
Acres: .18 * **Lot Dimens:** 60 X 130 **Will Subdiv:** No
HOA: None **HOA Dues:** \$ /
Media: 25 / 0 / 0 **History:** Y **HOA Includes:**
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Bus: Type: H Name: ABILENE	Study:	Other Rm:	Bedroom 4:
Bus: Type: Name:	Utility: 8 X 99 / 1	Other Rm:	Bedroom 5:

FEATURES

Lot Size / Acreage: .5 Acre to .99 Acre
Interior Features: Cable TV Available, High Speed Internet Avail
Housing Type: Single Detached
Heating / Cooling: Gas Jets, Window Unit

In the other available consumer reports, a small icon will allow homebuyers to access the mortgage payment information via a link. If the homebuyer clicks on this link or the 'Get Details' link within the RatePlug report...
 (Location of link may be different on actual report)


Proposed Financing: Cash, Conventional
Kitchen Equipment: Plumbed for Gas in Kitch, Water Line to Refriger.
Kitchen Other: Tile Countertop
Possession: Closing/Funding
Flooring: Carpet, Ceramic Tile, Laminate
Showing: Go-Key Box

REMARKS

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...they will view the Lender's expanded product menu and they can also email a question about financing to the lender or request services such as pre-approval. This early introduction to your trusted lender can help prevent financing snags later in the transaction.

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. If you are interested in signing up for RatePlug please visit: <http://www.rateplug.com/agents.asp?name=NTREIS>




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, TX - 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 its 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, TX - MLS: 12345.

Click for more Disclosures ▶	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM	FHA 30 Year Fixed
Loan Amount:	\$200,000	\$200,000	\$200,000	\$200,000	\$245,472
Down Payment:	\$50,000	\$50,000	\$50,000	\$50,000	\$8,750 ?
Interest Rate:	6.000%	5.500%	5.000%	4.330%	5.000%
APR:	6.080%	5.630%	3.970%	3.580%	5.530%
Points:	0	0	0	0	0
Monthly Payment					
Mortgage Payment:	\$1.199	\$1.634	\$1.074	\$993	\$1.318 ^{A*}
Taxes:	\$167	\$167	\$167	\$167	\$167
Insurance:	\$40	\$40	\$40	\$40	\$40
HOA/Dues/Fees:	\$100	\$100	\$100	\$100	\$100

Property Flyer System

Allows listing Agents to receive co-branded open house flyers containing property and mortgage payment information from their participating lender

Property Flyer Sample (multiple templates available)

Flyers are easily generated by your lending partners 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

- No Additional Cost for NTREIS members to participate*
- Provides your homebuyers with valuable financing information and helps you sell homes faster!
- You select your lending partners to display (up to 3)
- Property Flyers for your listings and open houses
- RatePlug protects you from the new FTC MAP guidelines

* Lenders are required to pay a license fee to be displayed

contact us with any questions
(877) 710-0808
enroll on this site or at www.rateplug.com/ntreis