

RatePlug Program Overview

for REIN



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.

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



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, 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

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

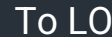
Ask Robert a Question
Visit Lender Website



City View
LOAN OFFICER NAME

City View Lending
Get Pre-Approved

RatePlug 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).



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
MMLS ID: 460001
Property Home Mortgage
832.585.6622
b.jones@mutualofomaha.com

Real Estate Agent Contact:
Michelle B Chapman
MMLS ID: 460001
Berkshire Hathaway HomeServices Georgia Properties
832.585.6622
m.chapman@kellerwilliams.com

732 S Ross Farm Drive - Johns Creek, GA | MMLS ID: 460001 | Neighborhood: **Johns Creek**

Listing Price: \$465,000
Asks: 3
Bedrooms: 3
Baths: 1
MLS: 1353668

**4 Bedrooms, 3 Full & 1 Half Baths
MLS: 1353668**

Great location in the heart of Johns Creek. This handsome two-story home offers an open floor plan for easy living. Spacious Charming suite & bath on main with 2 generous Bedrooms and full-up. Inviting Great rm. with soaring ceilings and opens to dining room with very eating interest. Bright, light island kitchen includes stainless appliances & granite counters. Finished, Terrace level with 2 well-lit rooms offer many options such as office, workout, rec or media room. HOA fee covers all exterior maintenance, water and roof. Close to shopping, restaurants and Newman Park.

Mortgage Payment Options | Ask Bryan a Question

Loan Amount: \$372,000
Down Payment: \$83,000
Term (Months): 360
Interest Rate: 5.000%
APR: 5.140%
Points: 1.125
Principal & Interest: \$1,997
Property Taxes: \$281
Homeowners Insurance: \$116
HOA/Dues/Fees: \$380
PMI: \$0
Total Payment: \$2,744

30 Year Fixed	30 Year Fixed	VA 30 Year Fixed	Conv 30 Ann	15 Year Fixed	Conv 15 Ann
\$465,000	\$465,000	\$465,000	\$465,000	\$465,000	\$465,000
\$83,000	\$14,375.00	\$0.00	\$83,000	\$83,000	\$83,000
360	360	360	360	180	360
5.000%	5.125%	4.500%	5.375%	4.625%	5.375%
5.140%	6.285%	4.877%	5.906%	4.843%	5.843%
1.125	1	1.5	1.125	1	1.25
\$1,997	\$2,499***	\$2,410	\$2,083	\$2,370	\$2,083
\$281	\$281	\$281	\$281	\$281	\$281
\$116	\$116	\$116	\$116	\$116	\$116
\$380	\$380	\$380	\$380	\$380	\$380
\$0	\$316	\$0	\$0	\$0	\$0
\$2,744	\$3,549***	\$3,157	\$2,830	\$3,617	\$2,830

Mortgage Information Contact:
Mary Jensen
MMLS ID: 460001
Coldwell Banker Residential
(817) 714 2859 direct
(817) 714 2859 mobile
mary.jensen@coldwell.com

2746 Enfield Drive - Trophy Club, TX 76262

**4 Bedrooms, 3 Full & 1 Half Baths
MLS: 1353668**

Gorgeous Home 4 BR's, 3.5 Bath & 3 Car Garage in sought after Highlands At Trophy Club with Exemplary WOODS School, Extensive Hardwood Floors, Hardwood Walkways, Wrought Iron Balusters & Many More Upgraded Spacious Open Floor Plan Boasts Media Room & Separate Game Room.

PURCHASE PRICE: \$489,900
ANNUAL TAXES: \$9,823
ANNUAL INSURANCE (ESTIMATED): \$3,919
HOA ASSOCIATION FEE (ANNUAL): \$350

HOUSING PAYMENT INFORMATION

Payment Details:	30 Yr Fx	5/1 ARM	15 Yr Fx
Loan Amount	\$391,920	\$391,920	\$391,920
Interest Rate	4.500%	3.750%	3.875%
APR	4.558%	3.898%	4.637%
Points	0.000	0.000	0.000
Principal & Interest	\$1,174.35	\$1,174.35	\$1,174.35
Taxes / Ins. / HOA	\$1,174.35	\$1,174.35	\$1,174.35
MIG Insurance (MI)	\$0	\$0	\$226.75
Total Estimated Monthly Payment*	\$3,160.15	\$2,899.39	\$3,041.90

Mortgage Information Contact:
Char Theiner
MMLS ID: 460001
RatePlus Lending
(832) 795-7331 mobile
char.theiner@rateplus.com

Real Estate Agent Contact:
Connie Abels
MMLS ID: 460001
RE/MAX Partner
(832) 424-1722 Office
(832) 464-2882
connie.abels@remax.com

2355 West Lant Avenue - Dallas, TX | MMLS ID: 460001 | Neighborhood: **West Lant**

Listing Price: \$380,000
Asks: 1
Bedrooms: 3
Baths: 1
MLS: 1353668

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/2205dne42

Teresa Brone
MMLS ID: 224970
500 W. Southlake Blvd.
Southlake, TX 76092
(972) 795-7331 office
(972) 795-7331 mobile
teresa.brone@mutualofomaha.com
www.mutualofomaha.com

For informational purposes only. Coldwell Banker Residential is not a mortgage lender. RatePlus Lending is not licensed to sell real estate. Contact Coldwell Banker directly for questions regarding mortgage products and your eligibility. Your actual rate, payment, and costs could be higher. See an official Loan Estimate before closing a loan.

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


GET PRE-APPROVED



Real Estate Agent Contact:
Heather Anderson
Lic.: 344565
DALTON WADE INC
(888) 668-8283 % website
(813) 504-0534
heathersealford@daltonwade.com

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

Show 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
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.fairwaymo.com

ASK DEVEN A QUESTION

GET PRE-APPROVED

FAIRWAY
INDEPENDENT MORTGAGE CORPORATION

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


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

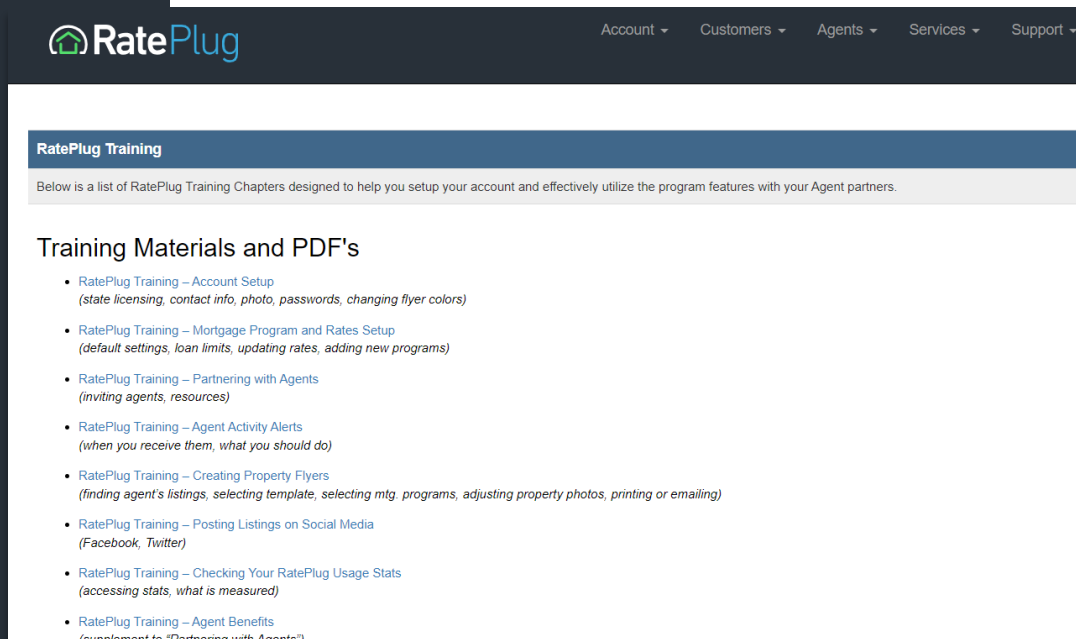
- View RatePlug Statistics

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.

A screenshot of the RatePlug Training page. The top navigation bar is dark blue with the RatePlug logo on the left and links for Account, Customers, Agents, Services, and Support on the right. Below the navigation bar is a white header area with a blue bar containing the text "RatePlug Training". Underneath this is a light gray bar with 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 white and features the section title "Training Materials and PDF's" followed by 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/rein

support@rateplug.com