



Program Overview
For Lenders in the GAMLS
(Atlanta) market

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 Systems

GAMLS currently runs 2 systems in parallel, GeorgiaMLS Pro and reinsight. Your agents could use either system. The RatePlug functionality is different for both.

In Georgia MLS Pro

A new report has been created that will show your mortgage information along with property details when participating Agents send property listings to their customers.



5 Parkwood Ave, Douglasville, 30135

Status:	Active	County:	Douglas
List Price	\$304,900	SubDiv:	Charlton Crossing
Total SQFT:	5,950	Total Acres:	0.360
Bedrooms:	4	Lot Size:	1/3-1/2 Acre
Full Baths:	5		
Half Baths:	2		

Interior		Exterior	
Rooms:	Bonus Room, DR-Separate, Family Room, Library/Office, LR Separate, Master on Main Level, Rec Room, Exercise Room, Dining Room Seats 12+	Style:	Traditional
Equioment:	Alarm-Burelar, Alarm-Smoke/Fire	Construction:	Aluminum/Vinyil, Brick 3 Sided
Basement:	Bath Finished, Daylight, Entrance Inside, Entrance Outside, Finished Rooms, Full	Year Built:	1996
		Parking:	Attached, Auto Garage Door, Garage

Spectacluar brick in sought after community! This massive 3 story home has it all. 2 story foyer and fam rm, open floor plan, sun rm, screened porch, fml dining & living rm, large eat in kitchen! The spacious master ste is on main level w/FP, jacuzzi tub, special combo heater/light/vent over the shower and it's own prvt deck! The 3rd fir is perfect for office/teen ste & is wired for electric/cable/dsl, 4 line phone sys & has it's own pvt full ba! Full fin terrace level w/full bath! Too many features and not enough space to list. Please ask for complete features list.

Contact: Mike Babincak
Office: RATEPLUG
Phone: 630-362-4056
Email:
MLS Number:
Year Built: 1996
Tax ID: 00
Annual Taxes: \$3,575 (2013)

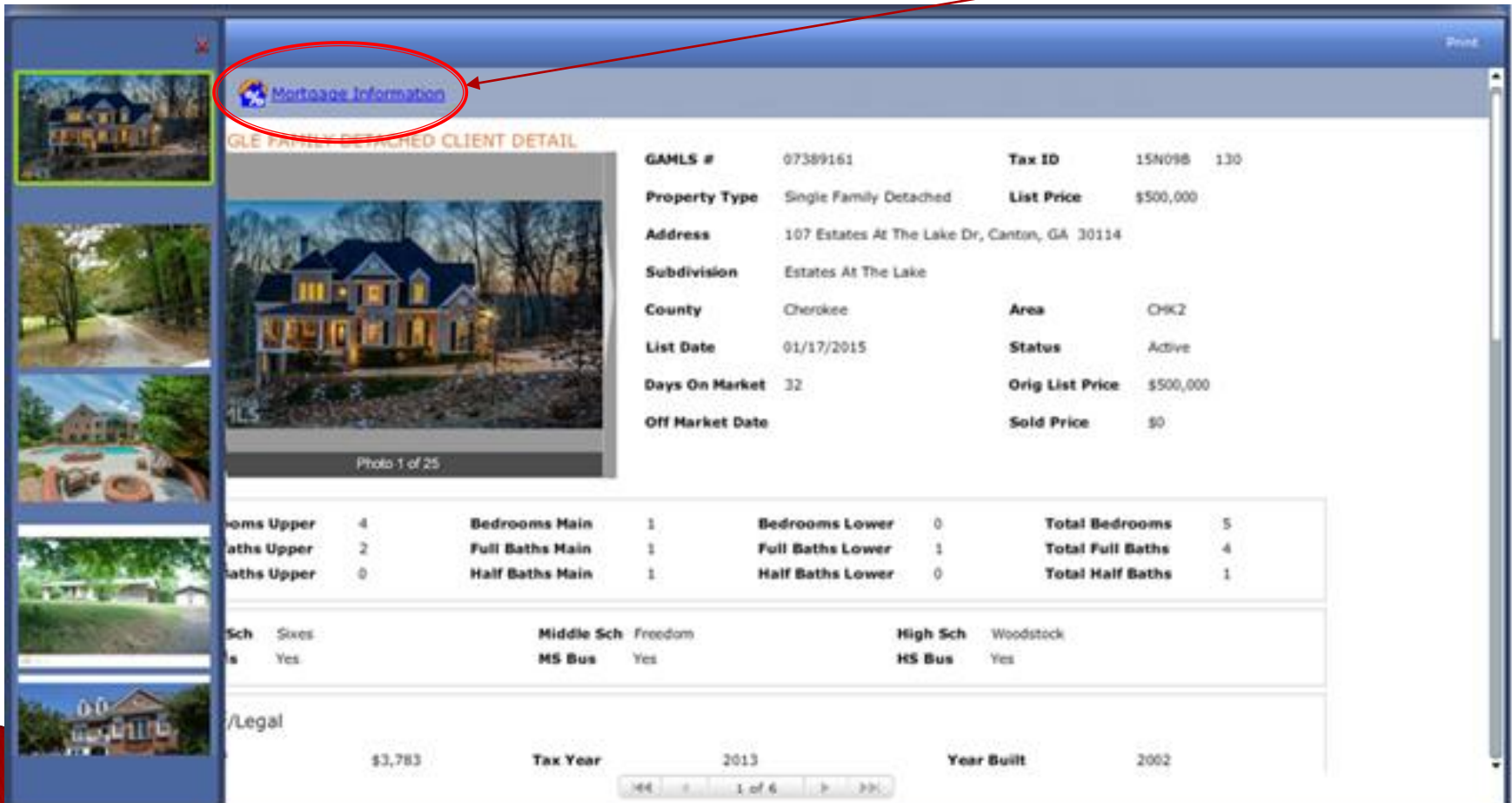
Mortgage Payment Options for 1791 Berkshire Eve Dr - Duluth, GA - MLS: 12345

 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	KEY INFO				Personalize Your Mortgage Estimated Sales Price: \$ <input type="text"/> Down Payment: Amount or Percent \$ <input type="text"/> <input type="text"/> 20% <input type="text"/> <input type="button" value="CALCULATE"/>
			30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
			\$72,580	\$72,580	\$72,580	\$72,580
			\$1,386	\$2,075	\$1,559	\$1,442
			4.000% (4.050%)	3.500% (3.590%)	5.000% (3.840%)	4.330% (3.430%)
		\$167	\$167	\$167	\$167	
		\$103	\$103	\$103	\$103	
		\$0	\$0	\$0	\$0	
		\$1,666	\$2,346	\$1,828	\$1,712	

Asking Price of \$362,900 with a Down Payment of 20.0% and a Loan Amount of \$290,320. Monthly Payment amounts above are based on estimates, may not apply to your situation and can change without notice. ARM loan payment & interest rates will change during term. [Click Key Info for required disclosure](#). Ins. = Home Owners Insurance [Click here for relationship disclosure](#).

In reinsight

When participating Agents send property listings to their customers, your real-time mortgage information is available for each listing via a link.



The screenshot shows a real estate listing interface. A red circle highlights a link labeled "Mortgage Information" in the top navigation bar. Below the navigation bar, the listing details for a "SINGLE FAMILY DETACHED CLIENT DETAIL" are displayed. The main image shows a large house at night. To the right of the image is a table of property details. Below the image is a table of room counts. At the bottom, there is a table of school information and tax details.

GAMLS #	07389161	Tax ID	15N09B 130
Property Type	Single Family Detached	List Price	\$500,000
Address	107 Estates At The Lake Dr, Canton, GA 30114		
Subdivision	Estates At The Lake		
County	Cherokee	Area	CHK2
List Date	01/17/2015	Status	Active
Days On Market	32	Orig List Price	\$500,000
Off Market Date		Sold Price	\$0

Rooms Upper	4	Bedrooms Main	1	Bedrooms Lower	0	Total Bedrooms	5
Baths Upper	2	Full Baths Main	1	Full Baths Lower	1	Total Full Baths	4
Baths Upper	0	Half Baths Main	1	Half Baths Lower	0	Total Half Baths	1

Sch Sixes	Yes	Middle Sch	Freedom	High Sch	Woodstock
MS Bus	Yes	MS Bus	Yes	HS Bus	Yes

Tax	\$3,783	Tax Year	2013	Year Built	2002
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In either system, when the customer clicks on the "Mtg. information" or "Key Info" link they will view your expanded product menu and they can also email a question about their financing needs or they can request services such as pre-approval to avoid financing issues later.

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=GAMLS>



Have a Mortgage Question?

Ask a question here. We will respond with no obligation to you.

SUBMIT

To Talk with a Live Person – Contact: **Demonstration Account - Affiliated Lender**

Office: (555) 123-4567 Mobile: (555) 888-7777 E-mail: Demonstration 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



Address: 1791 Berkshire Eve Dr - Duluth, GA - MLS: 12345
 Asking: \$362,900 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

[Larger Picture](#)

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 \$362,900 with a Down Payment of 20.0% and a Loan Amount of \$290,320 for 1791 Berkshire Eve Dr - Duluth, GA - MLS: 12345.

[Click for more Disclosures](#)

	30 Year Fixed	15 Year Fixed	5/1 ARM	3/1 ARM
Loan Amount:	\$290,320	\$290,320	\$290,320	\$290,320
Down Payment:	\$72,580	\$72,580	\$72,580	\$72,580
Interest Rate:	4.000%	3.500%	5.000%	4.330%
APR:	4.050%	3.590%	3.840%	3.430%
Points:	0	0	0	0
Monthly Payment				
Mortgage Payment:	\$1,388	\$2,075	\$1,559	\$1,442
Taxes:	\$167	\$167	\$167	\$167
Insurance:	\$57	\$57	\$57	\$57
HOA/Dues/Fees:	\$48	\$48	\$48	\$48
PMI:	\$0	\$0	\$0	\$0
Total Payment*	\$1,656	\$2,345	\$1,828	\$1,712

*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. Payment amounts may not apply to your situation.

Enter an Estimated Offer Price and Down Payment in order to see your specific payment scenario:

1 Estimated Offer Price:

\$

2 Down Payment or

\$

Percent:

20% ▼

CALCULATE

Generated: 3/21/2015. APR= Annual Percentage Rate. ARM Rates may increase after consummation.

Terms of Repayment: 30 Year Fixed: 360 pmts of \$1,388 at 4.000% (4.050% APR) 15 Year Fixed: 180 pmts of \$2,075 at 3.500% (3.590% APR) 5/1 ARM: 60 pmts of \$1,559 at 5.000% followed by 300 pmts of \$1,279 at 3.108% (index 0.3582% +margin 2.75%) (3.840% APR) 3/1 ARM: 36 pmts of \$1,442 at 4.330% followed by 324 pmts of \$1,258 at 3.108% (index 0.3582% +margin 2.75%) (3.430% APR)

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

You will receive an email alert from RatePlug whenever one of your participating agents either; lists a new home in the MLS, schedules an open house, or is the seller on a sold property.

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/mlsli

info@rateplug.com

(877)710-0808 Toll Free

(630)848-4337 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 up to 10 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
Dinning 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
- Receive alerts from RatePlug notifying you when your agents list new homes, schedule open house events or sell a home
- 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/gamls