

# Program Overview for Lenders in the MRED (Chicagoland) market

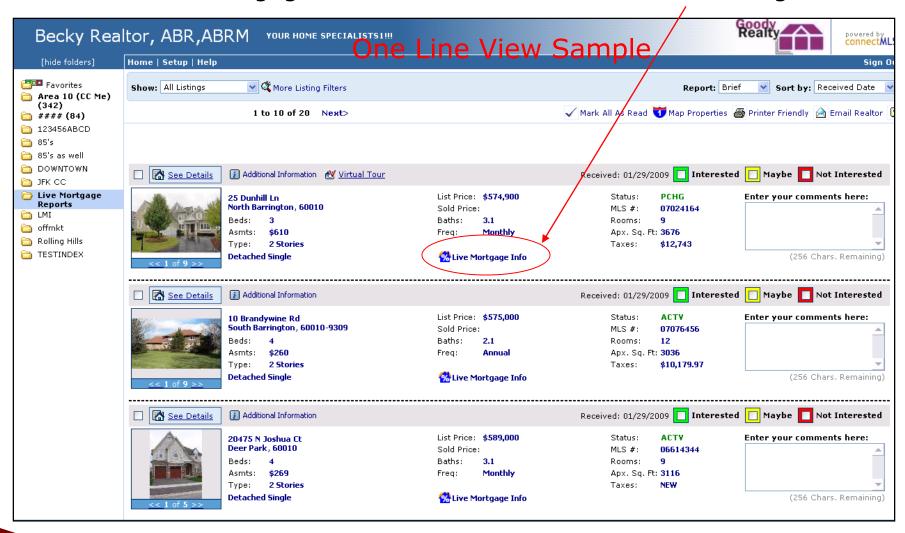
## RatePlug Automated Marketing Program gives you:

- 1. Display of your contact information and mortgage products <u>directly within</u> 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 sells a home 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!

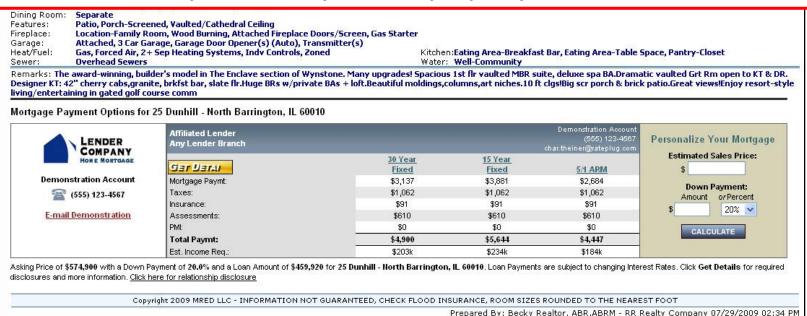
## **How RatePlug works within the MLS System**

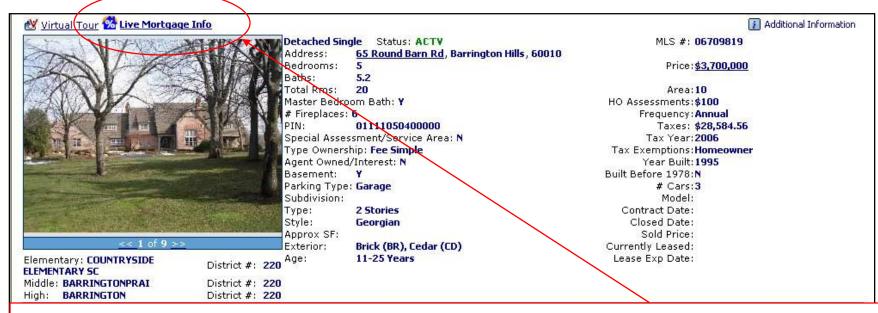
When participating Agents send property listings to their customers, real time mortgage information is available for each listing.





When a customer clicks on a specific property, a special Customer Report has been created that will display your product and payment examples directly on the property detail view.

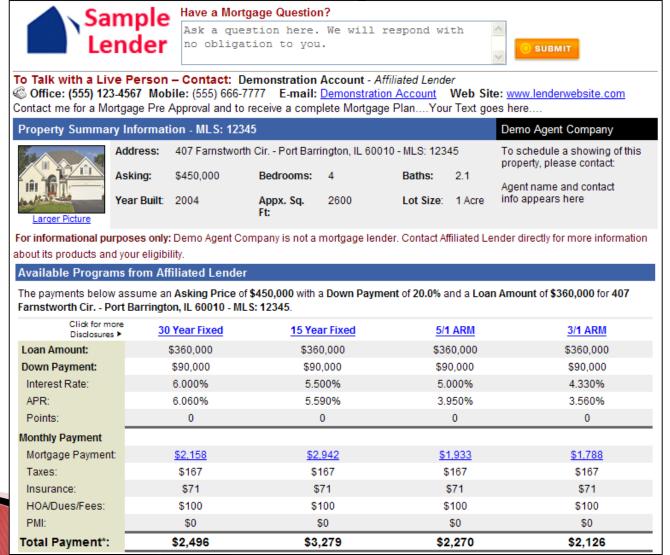




### In the other available consumer reports, a small icon will allow homebuyers to access the payment information via a link.

16X13 2nd Level Carpet 2nd Bedroom: 3rd Bedroom: 17X13 2nd Level Carpet 2nd Level 4th Bedroom: 15X12 Carpet 5th Bdrm: 14X13 2nd Level Carpet Central Air, Zoned Air: Appliances: Assessments Include: None Full, Walkout, Finished Basement: Bath Amenities: MBR - Full, Whirlpool, Separate Shower, Double Sink Dining Room: Separate (SEP) Features: Patio, Porch-Screened, Vaulted/Cathedral Ceiling, Skylight/s, Balcony, Porch, Horse Barn/Pole Barn, Bar-Wet Location-Family Room, Location-Living Room, Location-Master Bedroom, Location-Basement, Location-Other, Wood Burning, Attached Fireplace Fireplace: Doors/Screen, Gas Logs, Gas Starter 3 Car Garage, Garage Door Opener(s) (Auto), Transmitter(s), Heated Garage: Heat/Fuel: Gas, Forced Air, 2+ Sep Heating Systems, Zoned Kitchen: Island, Pantry-Butler, Pantry-Closet

If the home buyer clicks on the "Live mortgage info" or "key info" link 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 to avoid financing issues later.



## **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, or schedules an open house. NEW ALERT ADDED- now you will be notified if your agent's new condo or townhome listing is FHA approved!

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)848-1337 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 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 back-yard with covered porch.



COMPANY LOGO

Heather Smith AnyTown Realty, Inc. (555) 657-1234 heather@realty.com Agent's Photo Here



Association Fee (month)







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		
15 YR FX	30 YR FX	5/1 ARM
20.00 %	10.00 %	10.00 %
\$556,000	\$625,500	\$625,500
6.250%	5.750%	6.000%
0.000/6.33%	0.000/6.12%	0.000 / 6.01%
\$4,767.27	\$3,650.25	\$3,750.19
\$994.96	\$994.96	\$994.96
\$	\$271.05	\$338.81
\$5,762.23	\$4,916.26	\$5,083.96
	15 YR FX 20.00 % \$556,000 6.250% 0.000 / 6.33% \$4,767.27 \$994.96 \$	15 YR FX 20.00 % 10.00 % \$556,000 \$625,500 6.250% 5.750% 0.000 / 6.33% 0.000 / 6.12% \$4,767.27 \$3,650.25 \$994.96 \$271.05

#### LOAN OFFICER COMPANY LOGO

Bill Jones YourCo. Lending, Inc. (555) 257-7584 biones@lending.com Loan Officer Photo Here



LENDER AND STATE SPECIFIC DISCLOSURE INFORMATION PLACED HERE

## **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, schedules open house event, sells a property, as well as the FHA approval status on all your agents condos
- 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

## contact us with any questions (877) 710-0808

enroll on this site or www.rateplug.com/mred