

RatePlug

Provide your clients with crucial affordability information for their home search. RatePlug connects agents and lenders to make home sales easy and quick.

Agents pick their preferred lenders to provide accurate mortgage details to display on property listings, building trusted relationships between buyers, agents, and lenders. RatePlug also notifies agents about special financing programs like FHA, VA, or USDA to attract more buyers.

Key Features:

Generate all-inclusive monthly payment estimates

Unlike typical mortgage payment calculators, RatePlug leverages the full property detail in the MLS to calculate monthly costs. This affordability estimate includes the full PITI, HOA, and other costs based on multiple financing options.

When the homebuyers realize, "We can afford that," they are much more likely to make an offer.

Explore your options and "what if" scenarios

Clients can use RatePlug tools to look at different payment options, mortgage lengths, and other possibilities to get instant feedback on each factor's impact. Save time on researching multiple options when you can use RatePlug to see each one in seconds.

Build custom e-flyers embedded with lender information

No need to pay for a separate flyer system – lender rates, loan products, and monthly estimates can all be included in custom-made electronic flyers through RatePlug.

Integrate with FHAPros for valuable data on condominiums

For members of Associations/Boards that have opted-in to FHAPros: Display unique loan data on FHA-approved and eligible condominiums through RatePlug.

	30 Year Fixed	15 Year Fixed	30 Year Fixed FHA	30 Year USDA	VA 30 year fixed
Loan Amount:	\$227,999	\$227,999	\$279,837	\$287,878	\$291,554
Down Payment:	\$57,000	\$57,000	\$9,875	\$0	\$0
Term (Months):	360	180	360	360	360
Interest Rate:	3.625%	2.875%	3.375%	3.500%	3.500%
APR:	3.681%	2.968%	4.423%	4.001%	3.743%
Points:	0	0	0	0	0
Principal & Interest:	\$1,040	\$1,561	\$1,237***	\$1,293	\$1,309
Property Taxes:	\$328	\$328	\$328	\$328	\$328
Homeowners Insurance:	\$45	\$45	\$45	\$45	\$45
HOA/Dues/Fees:	\$0	\$0	\$0	\$0	\$0
PMT:	\$0	\$0	\$193	\$84	\$0
Total Payment**:	\$1,413	\$1,934	\$1,893***	\$1,750	\$1,682

	30 Yr Fx	5/1 ARM	FHA 30 yr
DOWN PAYMENT:	20.00 %	20.00 %	30.00 %
LOAN AMOUNT:	\$391,920	\$391,920	\$348,931
INTEREST RATE:	4.500%	3.750%	3.875%
APR:	4.558%	3.808%	4.637%
Points:	0.000	0.000	0.000
PRINCIPAL & INTEREST	\$1,995.80	\$1,815.04	\$1,640.80
TAXES / INS. / HOA	\$1,174.35	\$1,174.35	\$1,174.35
MTG. INSURANCE (MI)	\$0	\$0	\$226.75
TOTAL EST MONTHLY PMT**	\$3,160.15	\$2,989.39	\$3,041.90