

RatePlug Q&A

What is it?

RatePlug is the leading mortgage marketing platform and the only MLS integrated technology platform that connects agents, home buyers, and loan officers. Loan officers become directly integrated within the local MLS.

RatePlug connects loan officer via their agent relationships with every property listed in the MLS. When agents connect with lenders to participate in RatePlug, the result is the 4 bedroom 2.5 bath home isn't only \$225,000. It's \$1,375.87 per month including principal, interest, taxes, and HOA.

It's your current products and rates that are used to calculate affordability. Your picture, logo, and contact information are right there on the property description the buyers have as they tour the property.

How does it work?

Agents signing up by putting in their Paragon ID and loan officer info.

<https://youtu.be/bbBLGfY7irY>

How do agents sign up?

Under the Resources tab within Paragon, select RatePlug.

The process is seamless if you have at least one loan officer who is already a RatePlug subscriber. If not, the loan officer you put in on the sign up process will get an invitation from RatePlug; inviting them to join.

Why should agents use it?

When you connect your loan officer to your listings, you help the home buyer better understand affordability – that means better qualified buyers that close faster!

How do clients benefit?

Buyer can use the worksheet attached to the listing (screenshot 1) to see if they can afford that house and they can connect with that loan officer if they do not have one to work with yet.

RatePlug also displays special financing prequalification for all properties listed within the MLS. Agents now have a dashboard that identifies what properties qualify for FHA, VA, and USDA, programs. Loan officers who offer these programs have a significant advantage over the competition and strengthen their agent relationship.

Who pays for the services?

There is no additional cost for an agent to enroll, RatePlug is offered through the MLS as part of the agent's membership dues. Loan Officer(s) whom the agent connect with when agents sign up will get an invitation from RatePlug. Loan Officer then can select which plan to subscribe to. (screenshot 2)

i Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

| FIND YOUR MONTHLY PAYMENT MORTGAGE PAYMENT CALCULATOR | | PERSONALIZE YOUR MORTGAGE |
|--|---|--|
| KEY INFO | | Estimated Sale Price |
| Down Payment | <p>This loan scenario requires a special quote please contact me for free rate quote and assessment. ✕</p> | \$ 1625000 |
| Mortgage Payment | | |
| Rate | | Down Payment: (Amount or Percent) |
| APR | | \$ 60000 |
| Taxes (est) | | |
| Insurance / HOA Dues PMI | | CALCULATE |
| Monthly Payment | Asking Price of \$1,625,000 with a Down Payment of 0.0% and a Loan Amount of \$0. Click Key Info for required disclosure. | |

QUICK START

5
Agents

\$468 per year
Save 34% off the Quick Start monthly payment plan

\$59 per month
NOTE: This options is still an annual commitment.

- ✓ Up to 5 Real Estate Agents
- ✓ MLS System Displays
- ✓ Property Flyer System
- ✓ Post Agent Listings to Social Media
- ✓ Automated Agent Alerts

SELECT PACKAGE

GROWTH

12
Agents

\$668 per year
Save 30% off the Growth monthly payment plan

\$79 per month
NOTE: This option is still an annual commitment.

- ✓ Up to 12 Real Estate Agents
- ✓ MLS System Displays
- ✓ Property Flyer System
- ✓ Post Agent Listings to Social Media
- ✓ Automated Agent Alerts

SELECT PACKAGE

PRO

UNLIMITED
Agents

\$1068 per year
Save 25% off the Pro monthly payment plan

\$119 per month
NOTE: This options is still an annual commitment.

- ✓ Unlimited Real Estate Agents
- ✓ MLS System Displays
- ✓ Property Flyer System
- ✓ Post Agent Listings to Social Media
- ✓ Automated Agent Alerts
- ✓ Up to 6 MLS Markets

SELECT PACKAGE