

Agent Level Changes

Update to Financial Calculators (US)

The following updates were applied to the Financial Calculators

1. Updated font to match Paragon fonts
2. Disabled the email feature – this function was enabled in error during a previous update. The calculators require a Paragon session and as a result, emailing them to clients is not an option.
3. Collapsed the graphs by default – this helps reduce scrolling
4. Removed the Definitions from the bottom of the calculator. The text is located under the info tip question marks. Repeating them at the bottom was unnecessary and caused more scrolling.

Mortgage Loan Calculator

Use this calculator to generate an estimated amortization schedule for your current mortgage. Quickly see how much interest you could pay and your estimated principal balances. You can even determine the impact of any principal prepayments! Press the "Report" button for a full yearly or monthly amortization schedule.

Calculate View Report

Monthly payment is \$1,529.99

Loan information:

Mortgage amount: \$200,000

Term in years: 15 years

Interest rate: 4.5%

Monthly payment: \$1,529.99

Report amortization: Annually Monthly

Prepayments: none

Total Payments \$276,397
Total Interest \$75,397

Mortgage Term 15 years
Principal Balances by Year

Definitions

Mortgage amount
Original or expected balance for your mortgage.

Term in years
The number of years over which you will repay this loan. The most common mortgage terms are 15 years and 30 years.

Interest rate
Annual fixed interest rate for this mortgage. (Please note that the interest rate is different from the Annual Percentage Rate (APR), which includes mortgage insurance, and the origination fee and/or points, which were paid when the mortgage was first originated. The APR is a simple interest rate.)

Monthly payment
Monthly principal and interest payment (PI).

Total payments
Total of all monthly payments over the full term of the mortgage. This total payment amount assumes that there are no prepayments of principal.

Total interest
Total of all interest paid over the full term of the mortgage. This total interest amount assumes that there are no prepayments of principal.

Prepayment type
The frequency of prepayment. The options are none, monthly, yearly and one-time payment.

Prepayment amount
Amount that will be prepaid on your mortgage. This amount will be applied to the mortgage principal balance, based on the prepayment type.

Start with payment
This is the payment number that your prepayments will begin with. For a one-time payment, this is the payment number that the single prepayment is applied to. In all prepayments of principal are assumed to be received by your lender in time to be included in the following month's interest calculation. For a one-time payment for payment number zero, the prepayment is assumed to happen before the first payment of the loan.

Savings
Total amount of interest you will save by prepaying your mortgage.

Report amortization
Choose how the report will display your payment schedule. Annually will summarize payments and balances by year. Monthly will show every payment for the entire term.

Calculators and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.

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Calculate View Report

Monthly payment is \$1,529.99

Loan information:

Mortgage amount: \$200,000

Term in years: 15 years

Interest rate: 4.5%

Monthly payment: \$1,529.99

Report amortization: Annually Monthly

Prepayments: none

Total Payments \$275,397
Total Interest \$75,397

Mortgage Term 15 years
Principal Balances by Year

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Paragon 5.85 Release Enhancements

CMA Cover Page – Add Field Name for Address 2

When Address 2, is used as part of the listing address, there wasn't a field name associated with the data when viewing the CMA Cover Page. This enhancement adds the long description to the Subject Property display on the Cover Page.

Subject Property with Address 2

| | | |
|--------------------|-----|---|
| Subject Property # | R | Temp-378198 |
| Class | R | Residential |
| Status | R | Subject Property |
| Type | C R | CONDO - Condo |
| Price | C | <input type="text"/> , <input type="text"/> 000 |
| County | C | <input type="text"/> |
| Area | C R | 2015 - Twin Falls - 2015 |
| Subdivision | C | <input type="text"/> |
| Address | C | 1313 <input type="text"/> Dir <input type="text"/> Mockingbird Ln |
| Unit # | R | 999 |
| City | C | Boise |

Cover Page missing Address 2 label



Updated Cover Page with Address 2 label



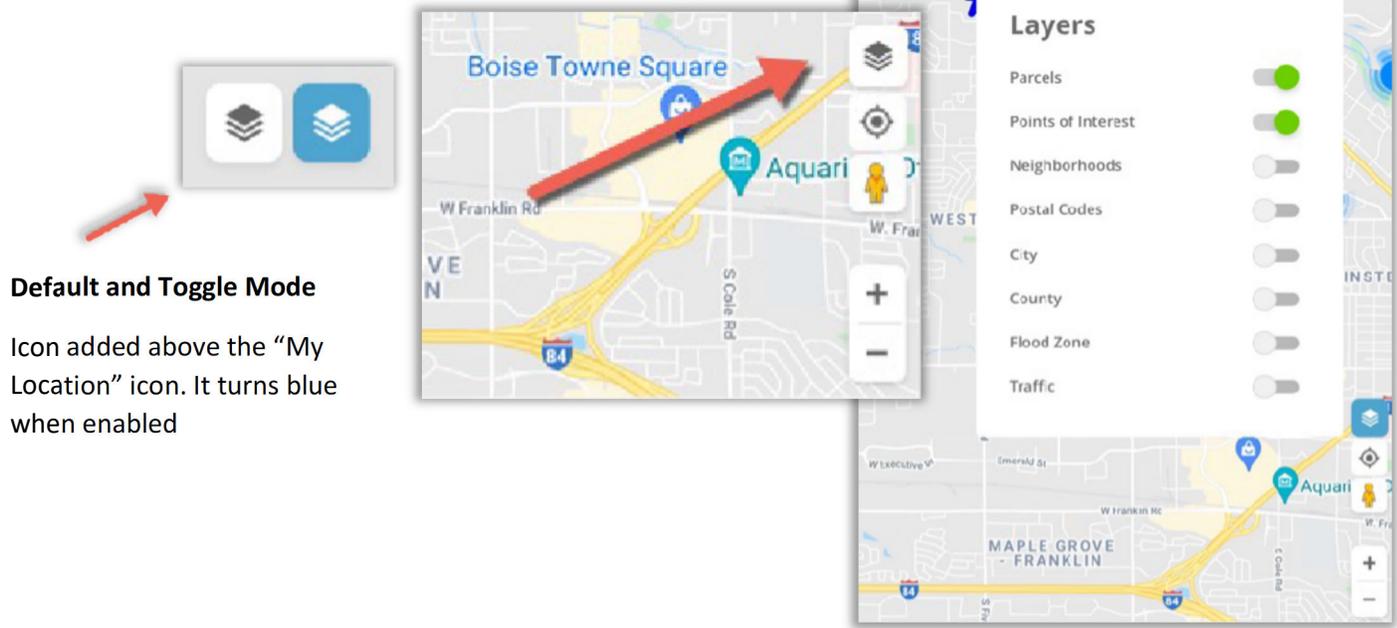
Collaboration Center

Collaboration Center - Property Search Changes

The Collaboration Center property search has undergone minor changes to help enhance the search process. Below are just a few of the changes that were introduced.

Layers Control

A new layer icon was added to the bottom right navigation controls. This new icon replaces the “menu Options” button that was previously located on the map. This allows your clients to quickly enable any layer on the map. In addition, the parcel label is enabled by default. This will allow your clients to see parcel lines around properties when zoomed in on the map.



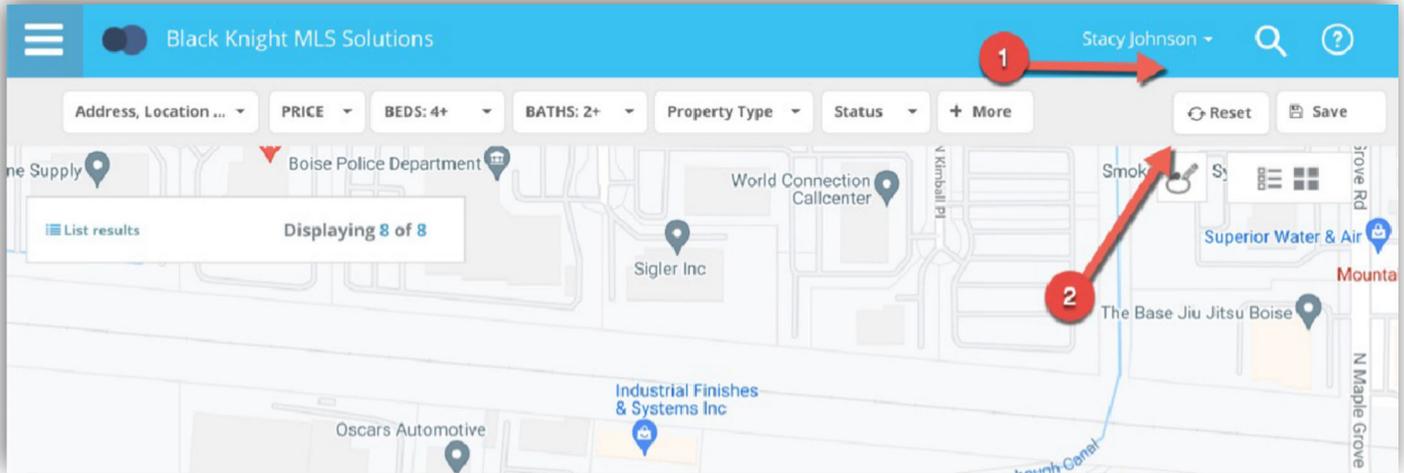
Default and Toggle Mode

Icon added above the “My Location” icon. It turns blue when enabled

Paragon 5.85 Release Enhancements

Reset

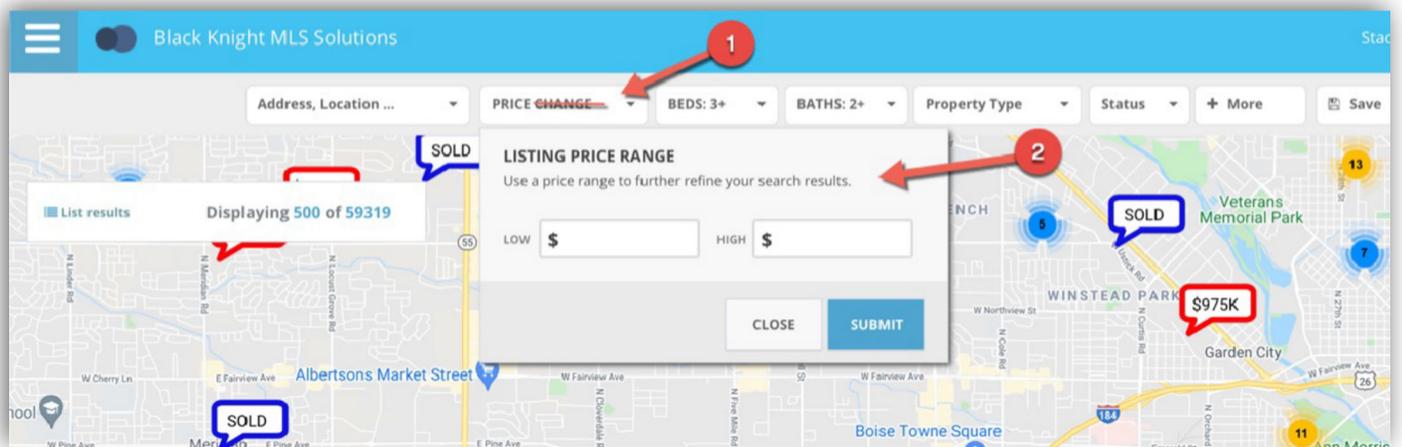
A new reset button has been added to the Collaboration Center search bar. This reset option will allow a user to reset the property search back to the default criteria as when first opened. This way if you get lost or if you want to start your search over you can click the reset button.



Price Range

Prior to this release, the Collaboration Center search defaulted to a price range of \$350K - \$750K. In some housing markets, that range wouldn't produce any results. Some markets are much higher and some they are much lower. Rather than providing a default price range, the property search will no longer default to any range. It should return all prices based on the map viewing area.

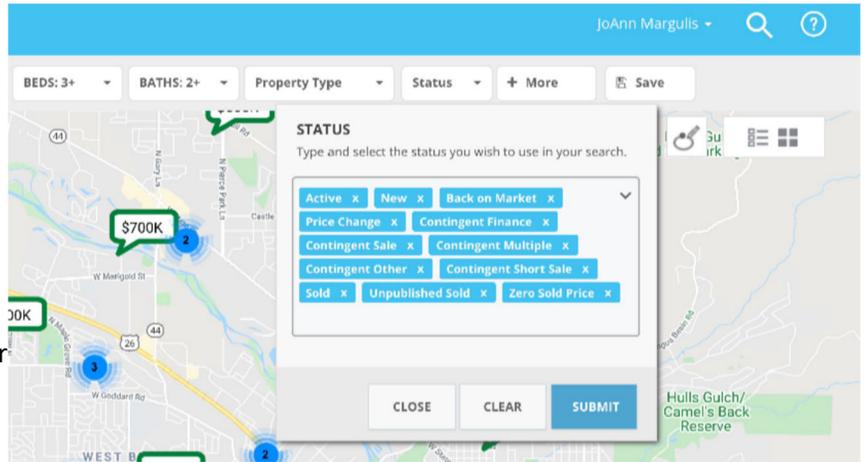
Another change to the price component is the removal of the price slider. We found that the slider was difficult to move in increments that made it easy to set a min and max price, and it also maxed out at 3.4 million dollars. Now the price contains a min and max input field that the client can use to input their own price ranges. The top label has also been renamed to just say "Price".



Paragon 5.85 Release Enhancements

Default Statuses

The status control contains allowable search statuses a client can use to search for listings. Prior to this release, the status control would only default to the first sub-status of active, even if you had additional active sub-statuses. Now the control defaults to all allowable statuses that are available.

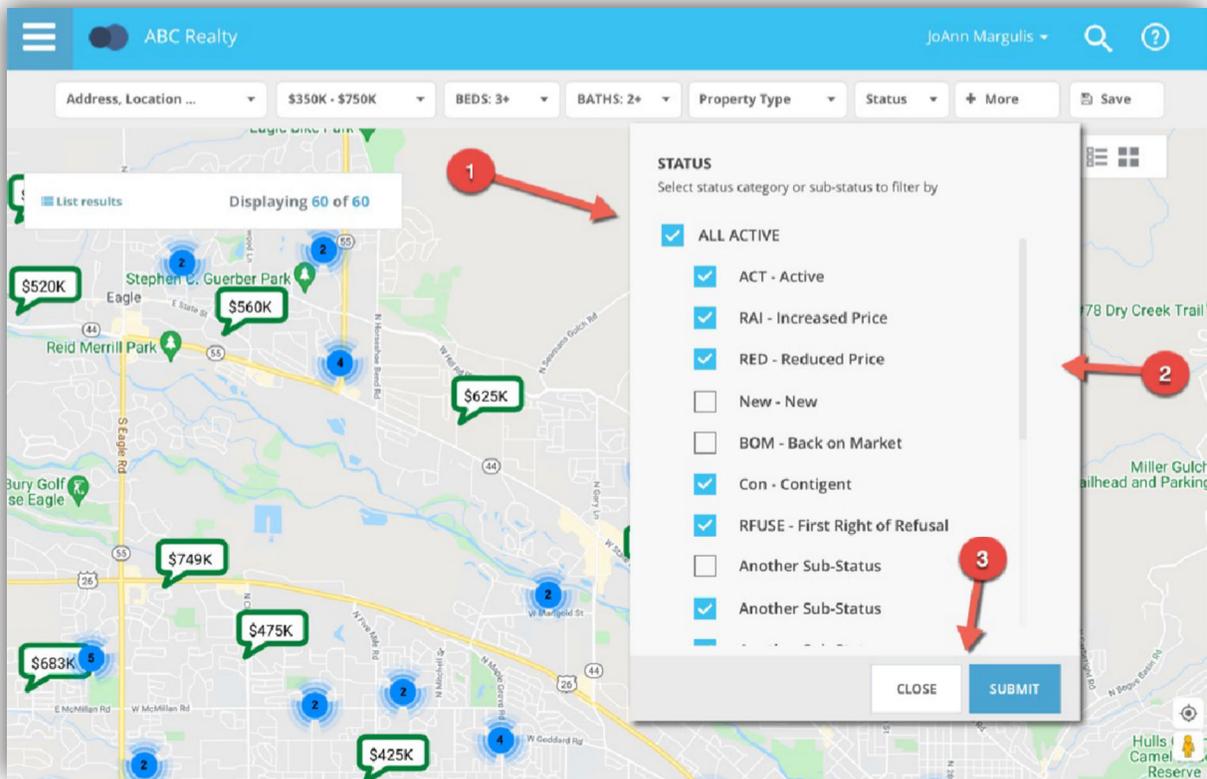


Example

This is an example of a system that allows for active, contingent and sold listings to be found on the map.

Status Control

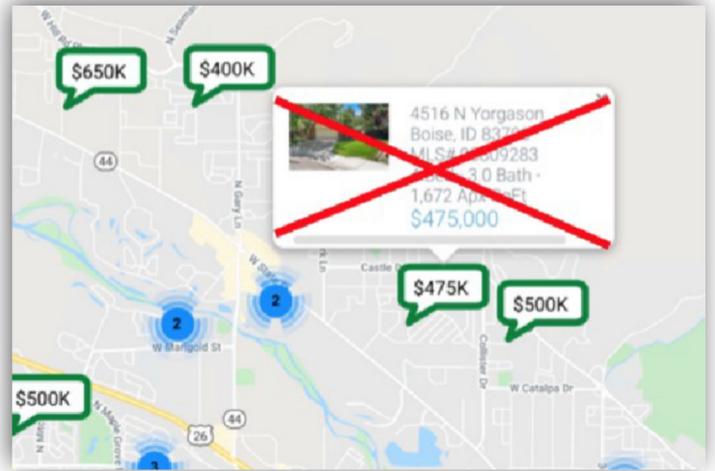
Along with defaulting to all allowable statuses, the interface and selection controls were updated. The current lookup control required the client to either type a status or open a full screen modal to choose from a list of available statuses. Now the statuses are all visible on the control and you can easily check or uncheck the statuses you want.



Paragon 5.85 Release Enhancements

Hover Removed

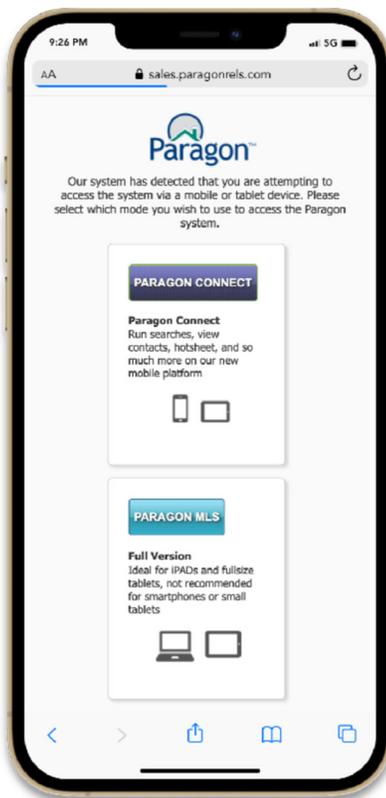
While Hovering over a pin, the Collaboration Center showed a hover control above the pin. This was duplicate information found in the mini preview when clicking or tapping on a pin. It has been removed.



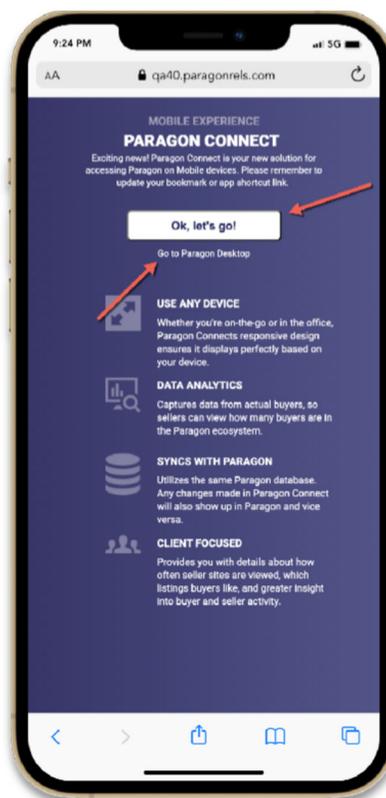
Paragon Connect

Auto Detect Login

Paragon and Paragon Connect both have their own login page, however, if you attempt to access Paragon from a mobile device, the auto detect page will appear. Prior to this release, the system would show you two options, do you want to access Paragon MLS or Paragon Connect? Rather than making these seem like two equal options, a new auto detect page was built to try to navigate mobile users towards Paragon Connect. You can still access your Paragon system by clicking the “Go to Paragon Desktop” link below the primary button. To provide your mobile members the best possible experience we are highlighting the Paragon Connect login.



Before



After

Photo Reorder (updated information 9/2/2021)

Now you can do even more with your photos in Paragon Connect. The photo module will now allow you to reorder your photos. Simply click on the reorder button and drag the photos into the desired order. Once complete, click on the green ok button and your changes and ordering will be saved.

1. Start Reorder

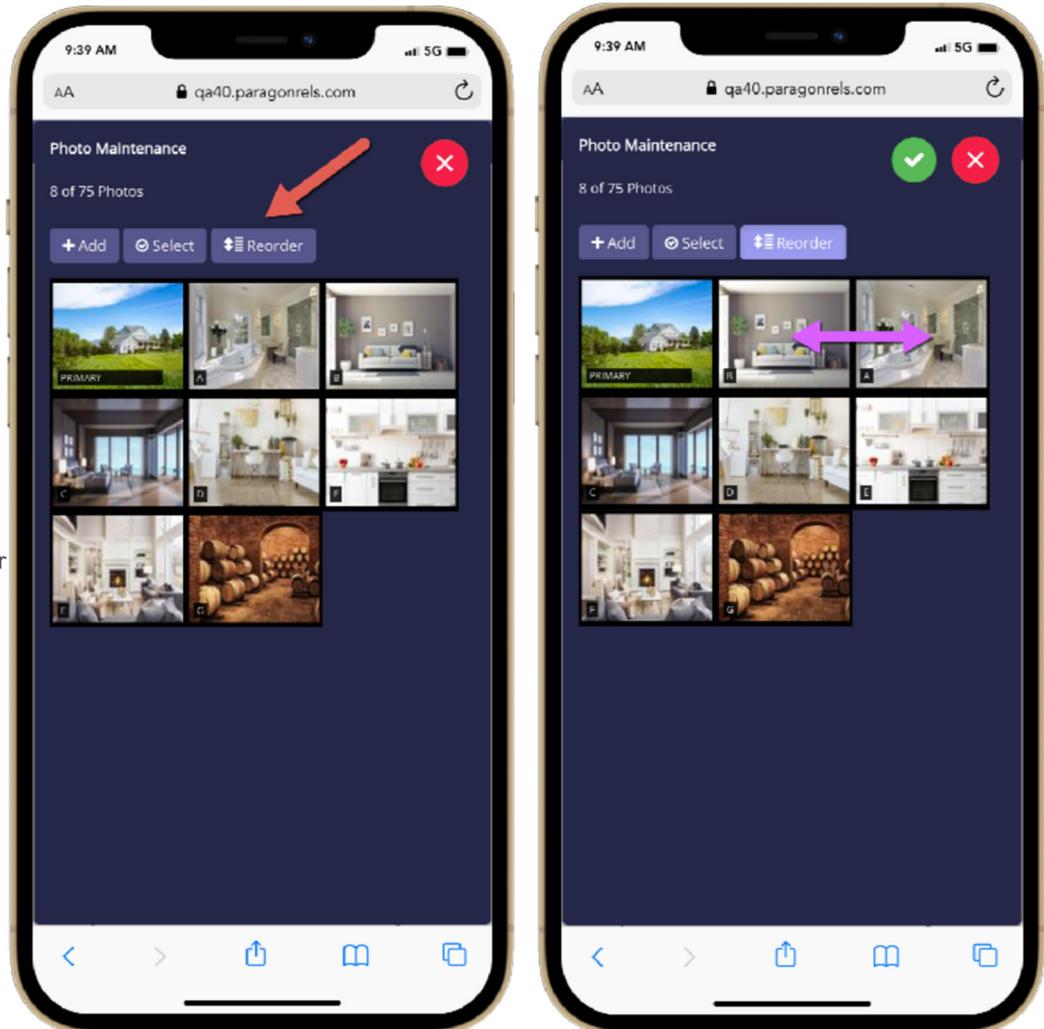
Tap on the reorder button to put system in reorder mode

2. Drag and Drop

Select the photo you want to reorder and drag and drop it into place.

3. Save Changes

Letters on photos will auto update after clicking the green check circle.



Additional Tips

Note that the reorder button will NOT display if you have only one photo added to your listing. You can also change which photo is the primary photo by dragging a photo into the primary slot