



REAL ESTATE CONNECTION



Getting Started With REC

LENDER-ON BOARDING





WELCOME TO REAL ESTATE CONNECTION

Welcome to Real Estate Connection!

Real Estate Connection (REC) is a Maryland based Real Estate Brokerage that provides a centralized experience for buyers, sellers, lenders, realtors, and title companies. We connect buyers to local real estate agents and give consistent client updates to our lender and realtor partners throughout the entirety of the home purchase process. Our team establishes a long-term relationship with the buyer, so the lender and realtor can retain more clients and scale their business.

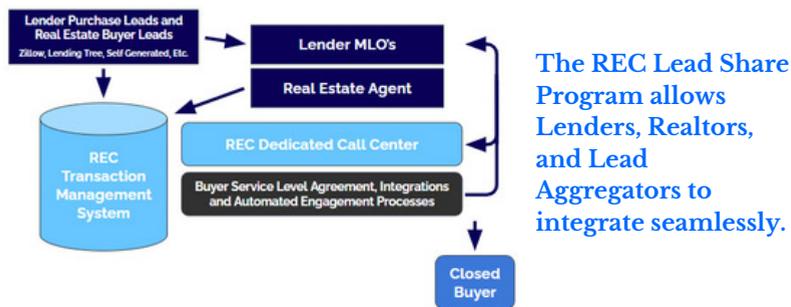
At Real Estate Connection, we help everyone achieve a better real estate experience.

Thank you,
Brian Coester
CEO



OVERVIEW OF THE REC LEAD SHARE PROGRAM

The **REC Lead Share Program** is where our partnering mortgage companies share their consumer direct marketing efforts with our network of local real estate agents. The aim of our program is to increase the conversion of leads by working with each buyer in a collaborative fashion.



Working With The REC Lead Share Program

- **A Lead Share Notification Is Sent To The Lender And Realtor.** Notification is sent via group email and text message when a new lead is assigned to an realtor. The lender is included on the initial introduction message between the realtor and buyer.
- **Status Updates Are Provided Through The REC Client Portal.** Agents update the status of their leads via the REC Portal, text messages, or the **Daily Summary Email**. A Daily Summary Lead Email with recently added leads is sent to all realtors.
- **REC Protects The Relationship Between The Lender And Buyer.** REC maintains the relationship between the buyer, lender, and realtor for as long as it takes for the buyer to purchase a home. By keeping the buyer informed on the home buying process and connected to their lender and realtor, we ensure the buyer remains interested in working with their original lender.

GETTING STARTED WITH REAL ESTATE CONNECTION

At Real Estate Connection, we connect lenders and pre-qualified buyers with local real estate agents across the country. We want our mortgage lender partners to effectively compete, grow, and scale their purchase lead efforts.

GETTING STARTED WITH REC

1. REC Exploration Call

- Establish Target Market Areas for lead purchases.
- Discuss workflow for Loan Officer Assignment and Agent Assignment.
- Discuss Integration Points and System Connectivity of systems.

2. Company Profile Set-up

- Set-up - Set-up and confirm REC Corporate Profile.
- Legal and Compliance - Review and execute REC General Services Agreement and Mutual NDA.
- Integration - Establish scope for integration and connection to CRM or POS system.
- Loan Officer User List - Gather information for announcements and logins to LO's and users.
- Establish Kickoff Date - Establish a Target Date for Kickoff.

3. Kickoff and Training

- Set-up Training and Kickoff with the REC team to cover:
 - Scripts, What to Say, Business Process.
 - Set-up Template Email for Lead Sharing.
 - How to sell the buyer the use of a preferred agent by REC.
 - What NOT to say to a buyer.
 - What Objections you might receive from buyers and Realtors.

4. REC Monthly Client Training

- Plug into REC Training to get the support you need, monthly webinars and recorded training.

5. Relationship and Scorecard Management

- Review reporting and review of lead share scorecards.

6. In-Person Review

- 90-day In-person review of marketing, scorecards, Sub Categories, feedback from buyers and realtors.

Have questions? Please email Sales@RealConnectUSA.com

REC BUYER ENGAGEMENT STRATEGY TEAM

The REC Buyer Engagement Strategy Team (B.E.S.T) provides our lender and realtor partners with best practices for buyer engagement. We provide a comprehensive call and engagement process, as well as long-term strategies to increase the conversion of leads.

"THE REC FIRST [48]"



The REC First 48 ensures all buyers are systematically engaged with by Real Estate Connection, our local real estate agent team, and our lending partners with the highest level of precision within the first 48 hours

WHAT HAPPENS DURING THE REC FIRST 48?

- Buyer Intro Call by REC Team. REC live transfers or refers the Buyer to a Real Estate Agent and Lending Partner.
- 3-Way Text Message between Realtor, Buyer, and REC.
- 3-Way Email between (1) Realtor, Buyer, and REC & (2) Realtor, Buyer, and Lender.
- REC Buyer Portal Invitation sent to Buyer. Portal advances communication between Buyer, Realtor, and Lender.
- Home Drip Search created for Buyer.
- Buyer Follow-up Call by REC Team. REC ensures Buyer has connected with Lender and Realtor.
- Long-Term Management Plan for Client established by REC. REC engages with the Buyer in 15, 30, and 90-day increments.



REC SERVICES FOR YOUR BUYER

Hyper-Local Agents: Upon Order Receipt, Real Estate Connection (REC) will contact 5 Hyper-Local Real Estate Agents in your buyer's market area to interview for your buyer. REC believes all Real Estate is local and local expertise is needed to ensure the best experience for your buyer. Our Hyper-Local Agents have been vetted by REC Assignment Desk and ensure the buyer has proper representation in the local market area.

Buyer Property Search Profile and Drip Campaign: A comprehensive buyer property search profile will be sent to your buyer by REC. This buyer profile will be used by our team and the agent to communicate the desired property type to all parties. An email link will be sent to your buyer in real-time upon order placement by REC to start this process.

Fast Assignment: Within 6 hours of order receipt, your buyer will be introduced to the selected Hyper-Local agent. All contact information will be shared among both parties. **Follow-up - 48 Hours** after assignment REC will follow-up with the agent to ensure contact has been made with your buyer. REC requires an in-person meeting with the buyer as soon as possible to discuss purchasing options and to start the house-hunting process.

Education-Based Drip Campaign: REC has a comprehensive 60-day buyer drip campaign that starts with the property search profile and continues until the final move into the house. All drip campaigns are designed to educate your buyers on the fundamentals of the process and provide basic understanding and education on new home ownership concepts to them.

Concierge Service: Throughout the buying process REC will stay in touch with your buyer and the local Real Estate Agent. REC will ensure the process is moving along smoothly and keep you immediately informed of any delays.

REC Referral Protection: All Real Estate Connection use a National Association of Realtors approved referral broker to broker referral form which contains a comprehensive agreement that the assigned real estate agent and brokerage will not recommend, referral, share with or discuss any of your client contact information and will immediately let us know if the buyer indicates they are interested in proceeding with a lender.

Nationwide Title Services: Real Estate Connection has partnered with a nationwide title company and can offer local title and settlement services for your buyers. Through our relationship with CLA, Title REC is able to offer local settlements at the convenience of your buyer's choice location or from one of our over 200 Regus and Industrious office Real Estate Settlement locations. All CLA Title closing comes with the CLA Title Guarantee. CLA Title guarantees a flawless experience with real-time communication and comprehensive legal support. All buyers and sellers have access to a settlement attorney and CLA guarantees it's title fees against any title company.

IMPORTANT NOTIFICATIONS



Real Estate Connection will notify you of important milestones in your client's home buying search. We will also provide direct communication with the real estate agents and lenders. You should expect to receive the below notifications and updates from REC. All orders are managed by REC's team, and we actively communicate with the agent to ensure your files are advancing through each stage.

Lender Notifications:

- *Entered* - Notification received upon order entry.
- *Received* - Order Received and Confirmed by our REC Staff
- *Assigned to Agent* - Local Agent Assigned to your buyer.
- *Realtor Made Contact* - Agent has made contact with your buyer.
- *Delayed By Buyer* - Notification to communicate any delays by the buyer.
- *Looking at Homes* - Agent and buyer are looking at homes together.
- *Offer Made* - An offer has been made on a property by your buyer.
- *Contract Accepted* - Your buyer's contract has been accepted.
- *Closing Scheduled* - Conditions have been met and closing has been scheduled.

Buyer Notifications:

Buyer Property Profile - REC Completes a Buyer property profile before assigning to the agent, your buyer will be asked some basic questions to help our REC team find the perfect agent.

Agent Introduction - Warm hand-off to the buyer.

REC Concierge Introduction - Introduction to the REC Support Team.

Agent Notifications:

Buyer Property Profile - Completed buyer profile

Service Level and Agent Contract - REC Standard Service Level Agreement and agent contract.

Lender Introduction and Buyer Introduction - 3 Way Introduction to all parties.

REC BUSINESS REQUIREMENTS & INSTRUCTIONS

Real Estate Connection Lead And Deal Requirements

Lead Requirements	Leads from lead aggregators or private data sources in which buyers are interested in purchasing a home.
Deal Requirements	Pre-Qualified or Pre-Approved - Realtors work in team-like fashion to get your buyers looking at homes right away.
Agent Assignment	Experienced Hyper-Local Realtors - over 3k agents in network
Length of Protection	2 year Real Estate Connection Buyer Protection on all files from the date of assignment.
Real Estate Services	First Time Home Buyers, Home Buying, Home Selling, Relocation, Investment Properties, Second and Vacation Homes.
Loan Types Supported	FHA, USDA, Conventional, Jumbo, Cash, 203K, Portfolio, Hard Money, All
Languages Supported	English, Spanish, Farsi, Italian, Korean, Chinese (Cantonese, Mandarin), Hindu, Urdu, French, Filipino, Arabic, Russian

Deal Criteria

Minimum Pre-Approval Amount \$45,000

REC Serves 43 States AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV

Property Types

Owner Occupied	Yes	Investment Properties	Yes
Second Homes	Yes	Manufactured Homes	Yes
Condominiums	Yes	Mobile Homes	Yes
Multi-Family 2 - 4 units	Yes	Properties with > 10 Acres	Yes

Customer Support Hours

Hours of Operation 7 Days Per Week - 9:00 am - 6:00 pm EST

Contact Information

Customer Support	support@realconnectusa.com
New Client Set-up	sales@realconnectusa.com
Submit Your Deals and Leads	www.SendRECDeals.com

REC LEAD CONVERSION CADENCE

REC Lead Conversion Cadence is designed to optimize both the lead engagement and lead conversion process and ensure the Loan Officer and Realtor have the opportunity to connect with the buyer in a team-like fashion. The conversion cadence is a combination of automated and manual processes.

Timeline	REC Lead Engagement Cadence (Buyer Facing)
Day 1	REC Welcome Email, Buyer Portal Invitation Text & Email; Buyer Intro Call; 3-Way Buyer Intro Call; Send Text To Loan Officer; Realtor Reach Out; Loan Officer Reach Out
Day 2	Home Drip Set-up; Buyer Follow-up With Realtor Or Loan Officer; Portal Update Request; Update Required; Stage; Sub Stage; Follow-up
Day 3	Call 4, Call 5, Text Message, Home Tour Options. First 48 Complete
Day 4	Call 6
Day 5	Call 7, Text Message - Real Estate Agent Contact Information
<u>Week 1</u>	<u>Call Cadence Day 1 - 5 Complete</u>
Day 8	Text Message - Homes for Sale & Drip Search URL
<u>Week 2</u>	REC Property Tour Email and Text
<u>Week 3</u>	Home Drip Set- Up; Buyer Follow-Up Call & Text; Portal Update
Day 21	The Default Value For All Uncontacted & Uncalled Leads
<u>Week 4</u>	Buyer Follow-up Call, Home Buying Webinar Invite
Day 33	Text Message - Financing Options with LO
<u>Week 5</u>	24 Hour Property Access, Text Reminder
Day 53	Text Message - Resend Realtors Information and Loan Officer Information In Email & Text
<u>Week 6</u>	Portal Update, Financing Options
<u>Week 7</u>	Portal Update, Financing Options
Day 85	Text Message - Homes For Sale Drip Search and Real Estate Agents and Loan Officers Information
<u>Week 8</u>	Home Tour Property Access
<u>Week 9</u>	Text, Call & Follow-up
<u>Week 10</u>	Home Buying Webinar Invitation; REC Property Tour Email
<u>Week 11</u>	Portal Update, Financing Options
<u>Week 12</u>	Text, Call, Follow-Up

REC DEAL CONVERSION CADENCE

REC Lead Conversion Cadence is designed to optimize both the lead engagement and lead conversion process and ensure the Loan Officer and Realtor have the opportunity to connect with the buyer in a team-like fashion. The conversion cadence is a combination of automated and manual processes.

Deal Buyer Search - URL Text Message Engagement Automation (Long-Term)	
Every 14 Days	Realtor Introduction Stage : Home Drip Search URL
Every 23 Days	Looking At Homes Stage: Home Drip Search URL
Every 37 Days	On Hold Files Stage: Home Drip Search URL
Every 60 Days	Timeline Delayed Stage: Home Drip Search URL

Buyer Triggers	Realtor.com and Zillow.com Leads
Intent To Proceed	Convert To Deal
Request Home Tour	Convert To Deal
Request Pre-Approval	Convert To Deal; Send To Lender
Request Agent Call	Convert To Deal; Send To Lender
Removal Request	Bad Lead; Do Not Contact; Lost Lead



How many agents do you have in your network?

Real Estate Connection USA has over 9,000 agents approved in their network. We are ready and able to serve your needs nationwide.

What is the experience like for the borrower with Real Estate Connection?

Real Estate Connection's goal is to provide the borrower with support and keep them informed throughout the entire home purchase process. From initial loan application to the final closing, the buyer will have multiple lines of communication to ask questions and get responses.

Can a loan officer or mortgage client of REC talk to the agents directly?

Yes. You will be provided with all the realtor's contact information at the time they are assigned. Please feel free to reach out and communicate with the agent.

How do we communicate with the agents?

The same way you would in any situation. Build a text message thread with the agent and buyer or email/call them directly. More communication is better.

What do we say to the buyers when we ask if they have an agent?

One common question asked was what to say to the client when recommending a Realtor. A newly qualified buyer can get anxious when asked if they have an agent. Although most buyers will say they have an agent Realtor.com study's show 75 of buyers don't have an agent. We have found the below approach having the highest conversion rate so far:

“Congratulations Ms.Johnson we have you approved at 250k for an FHA loan. At this point, we will be ASSIGNING you a Real Estate Agent that is familiar with your area and the requirements for this loan. The realtor does not cost you anything and we will connect you within 24 hours. You are also going to be getting an e-mail with a buyer profile from the company. Please fill it out with the preferences of the area and the type of house so we can get started on your home buying search right away”

Note: If they have a friend or relative who is in Real Estate, they will speak up at this point. You will then oblige and contact their agent and enter into their circle of trust as they will be the new driver of the narrative.

Note: REC SLA is a 6-hour assignment from ordering.

REC DEAL CONVERSION CADENCE

How are orders assigned to Real Estate Agents?

Real Estate Connection uses 12 factors to assign orders. These 12 factors assure that your buyer is assigned to a trusted real estate professional.

12 Factors When Assigning Orders:

- The location of the agent in proximity to your buyer's preferences to purchase.
- The experience and listings of the agent in that market.
- If the agent has experience in the price range of your buyer.
- If the agent or brokerage has an inside sales team to call on the buyers.
- How many agents work in that office and the coverage area.
- The online reputation and previous online reviews by customers.
- Previous Real Estate Connection experience with the agent.
- General attitude and promptness of response by the agent and team to call the buyer.
- Availability of the agent to show houses to the buyer.
- Agents website
- If Agent and broker will agree to REC's flat fee process.
- All Agents are expected to proactively communicate with the buyer and work together with the lender towards a purchase transaction.

What happens if it's not a good match?

If the agent and buyer are not a good match, let us know right away and we will facilitate a better match and assign a new agent.

How do we get the buyer looking at homes?

Real Estate Connection's goal is to get your buyer looking at houses immediately after the order assignment. The local REC Agent will proactively communicate with your buyer and begin the home search process. REC sends home search drips to your buyer as part of the 60-day drip campaign.

What do we do for a follow-up?

Real Estate Connection will notify you of important milestones in your client's home buying process and offer direct communication with the real estate agent through texts, emails, the REC team, and our client portal. Agents provide consistent buyer status updates that can be shared with the lender.

Can we check the status online?

Yes, there is a portal where you can view the status of your deals.

Do we send the pre-approval or pre-qualified letter to the agent?

Yes. Whenever you feel the buyer is ready for an agent, we will share the approval letter. Keep in mind, the buyer can be pre-approved or completely approved when a letter is sent to the agent. It is completely up to you when you want to introduce an agent to the deal. Feel free to include details regarding the approval.



When to request an agent be assigned to my buyer?

When you feel the time is right and want an agent to be included in the process. Typically this is done after several conversations with the buyer and

How long does it take you to assign a file?

Real Estate Connection files are typically assigned within 6 business hours.

How long does it take for an agent to call the borrower?

The agent is instructed to make contact the same day as assigned. The agent may contact you first and then contact the borrower, you can order with instructions for the agent to call the borrower immediately.

What information are you sending to our buyer?

We are sending the buyer property profile as well as notification e-mails.

What information will I receive?

You will be copied on the communication the buyer receives and receive updates from us during the process. Any additional info we have, we will pass along in real-time.

How do I order?

Please visit www.RealConnectUSA.com and click the order now in the top left. You can also send buyer information via email to orders@realconnectusa.com

Why would I use you instead of doing it myself?

- Protection – REC Protects you and your borrower's interest
- Drip Emails – Each buyer gets added to our REC 60-day drip emails.
- Follow-up – Every 10 days our buyers are followed-up with.
- Management of the agent relationship – We look for and assign local agents.
- Efficiency and effectiveness – REC takes the hassle out of the real estate process.

Still have questions? Please e-mail support@realconnectusa.com