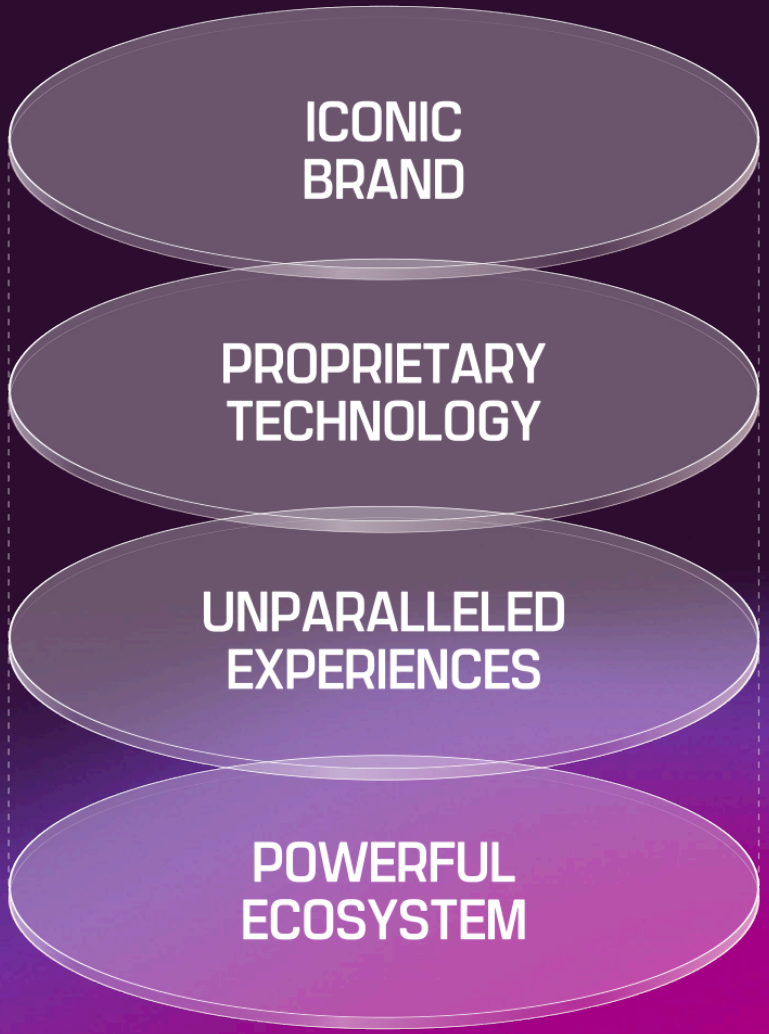


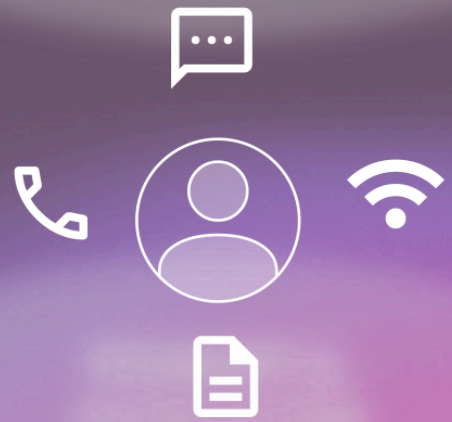
# HEATHER LOVIER

## CHIEF OPERATING OFFICER

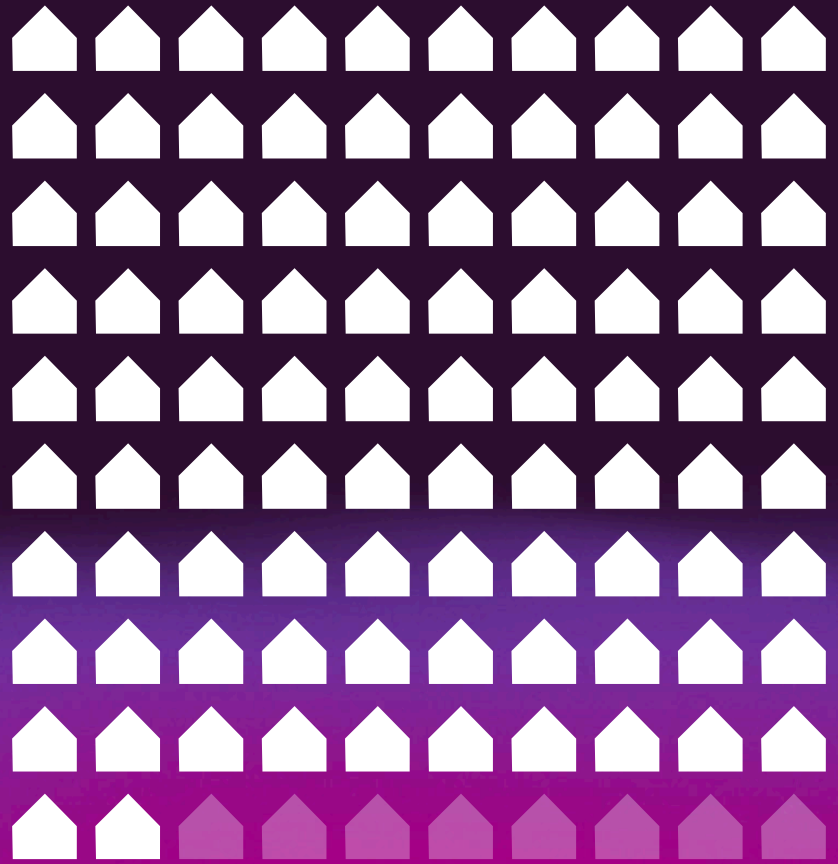
Empowering Our People To Deliver Unparalleled Client Experiences


ICONIC
BRAND
PROPRIETARY
TECHNOLOGY
UNPARALLELED
EXPERIENCES
POWERFUL
ECOSYSTEM

# UNPARALLELED EXPERIENCES



# Homeownership Is The Cornerstone Of The American Dream ...

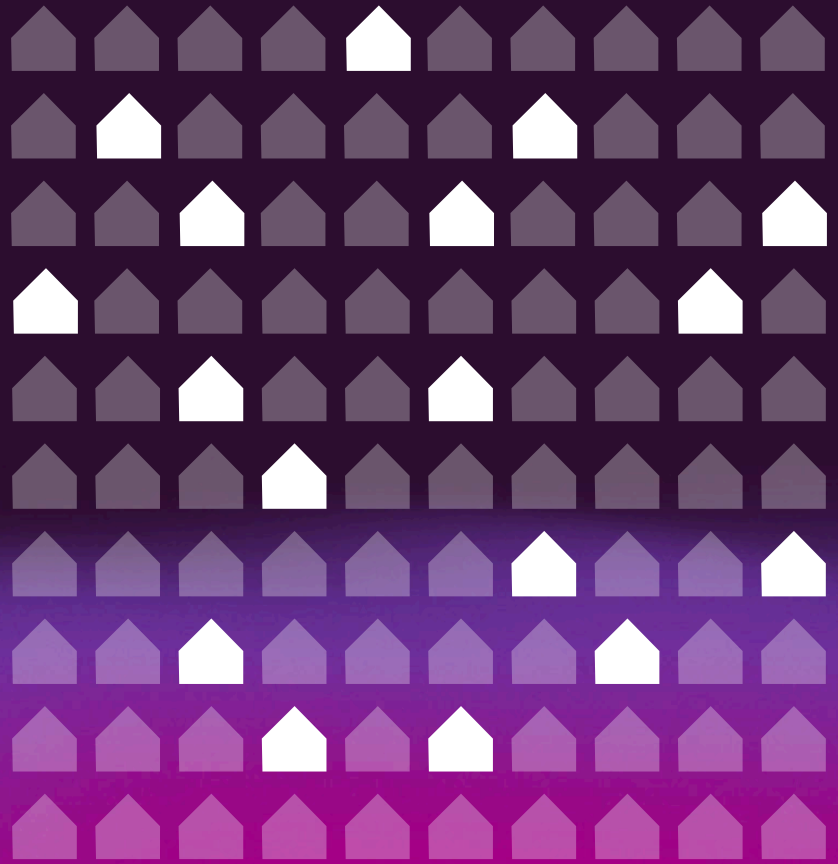


**92%**

OF AMERICANS ASPIRE TO PURCHASE A HOME

Source: 2023 Fannie Mae Mortgage Understanding Study

# … But Currently Feels Unattainable To Most Americans



**19%**

THINK IT'S A GOOD TIME TO DO SO

Source: 2023 Fannie Mae Mortgage Understanding Study

# The Home Buying Process Is

# Stressful
# Fragmented
# Inefficient

**6+**

PARTIES INVOLVED IN THE PROCESS[1]

**43**

INDUSTRY AVERAGE NUMBER OF DAYS TO CLOSE[3]

**$35K+**

AVERAGE TRANSACTION COST FOR THE HOME BUYER[2]

**25+**

DIFFERENT TYPES OF DOCUMENTS

Based on the industry-wide purchase mortgage process

1. Includes real estate, mortgage, home inspection, appraisal, title, escrow, insurance, settlement companies
2. Based on national median home price and includes the costs associated with the mortgage, tittle, and use of a buy-side agent
3. ICE Mortgage Technology real-time data (Purchase loans, July 2024)

# Homeownership

## The Last Frontier For Disruption

# Obsessed With Finding A Better Way

| | |
|---|---|
| Antiquated | Modern |
| Manual | Automated |
| Inefficient | Seamless |

# Powering Purchase Growth

## AI AND AUTOMATION

POWERING GREAT EXPERIENCES

## WHOLESALE PARTNERS

EXPANDING AND ENABLING TO THRIVE

# Supercharging

Clients

Partners

Team Members

I cannot say how much I appreciate Lauren's hard work and mainly **setting my mind and heart at ease through this process** for my retirement home.

JAMES N. • Pilot Mountain, NC



# Supercharging Experiences With AI

**Velocity**

Enhanced client interactions with streamlined processes, quick answers and faster turn times.

**Personalization**

Tailored experiences generated by data-rich client profiles that augment the human touch.

**Efficiency**

Amplified our team member's capacity to connect with clients and perform higher value work.

**Accuracy**

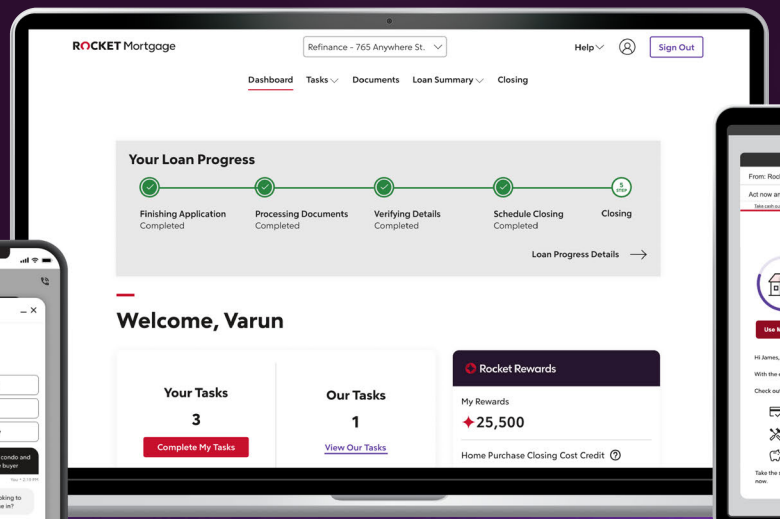
Unmatched precision for data review and verification with consistently reliable results.

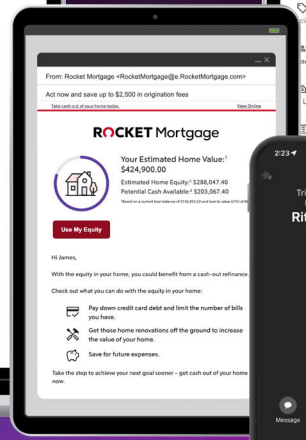
# Personalized Mortgage Journey Offerings

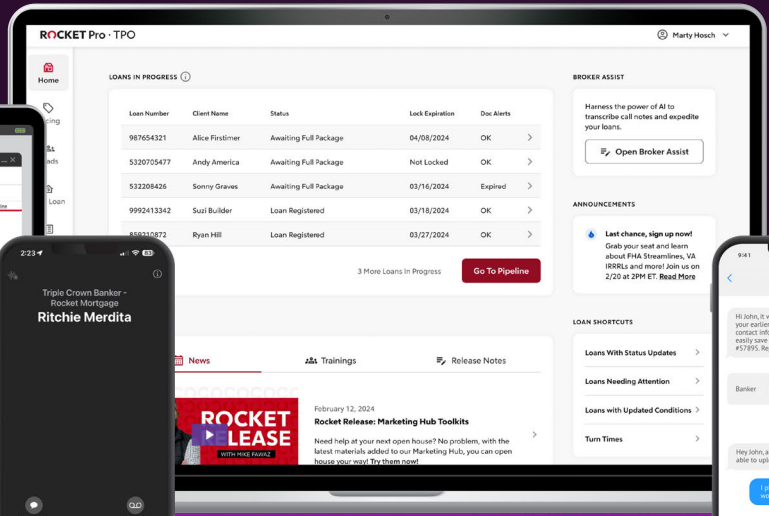
DIGITAL

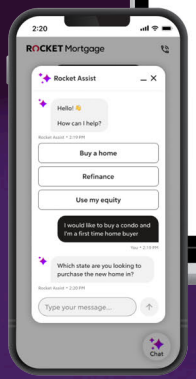
WHOLESALE PARTNER

EMAIL



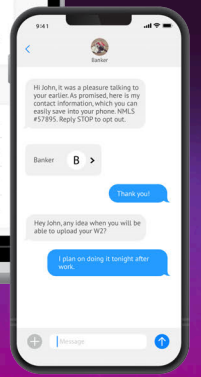







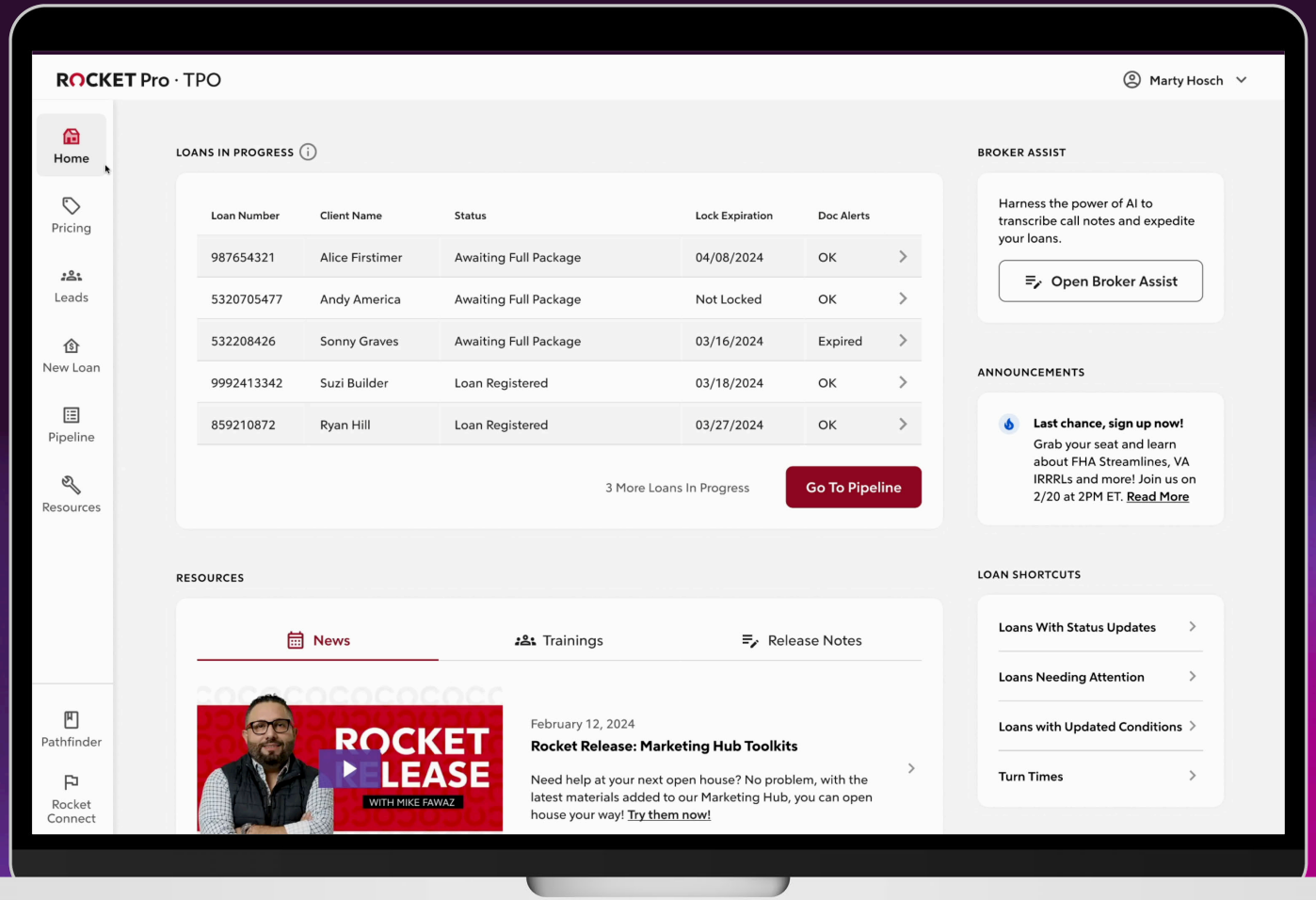



CHAT

TELEPHONE

TEXT

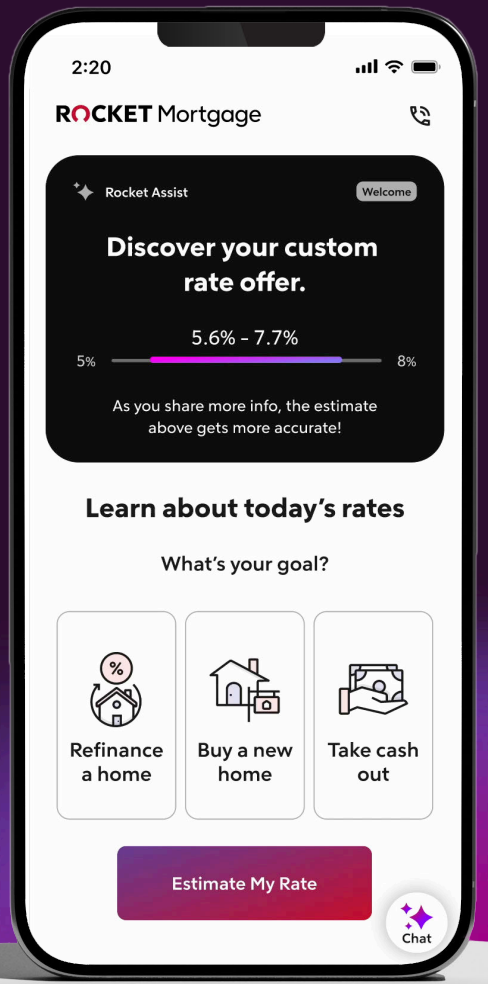
# Investing To Grow With Our Wholesale Partners




RocketPro TPO Portal

**#2**
WHOLESALE LENDER

**8K+**
WHOLESALE PARTNERS



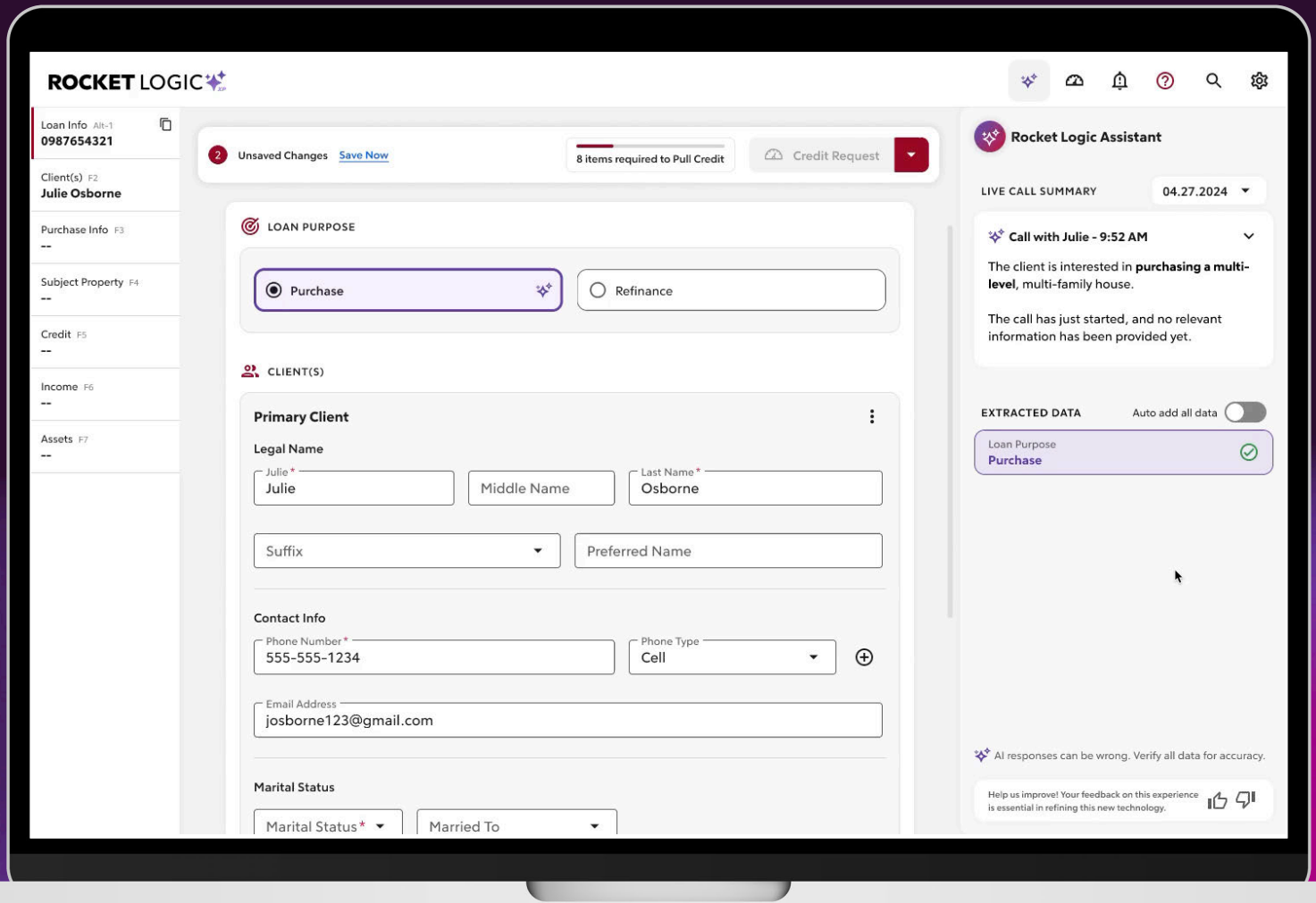

Rocket Assist Chat

CLIENTS WHO USE CHAT CONVERT

# 3X

HIGHER VS. PHONE

# Intelligent Assistants
# Enhancing Technology




Rocket Logic Assistant

**300K+**

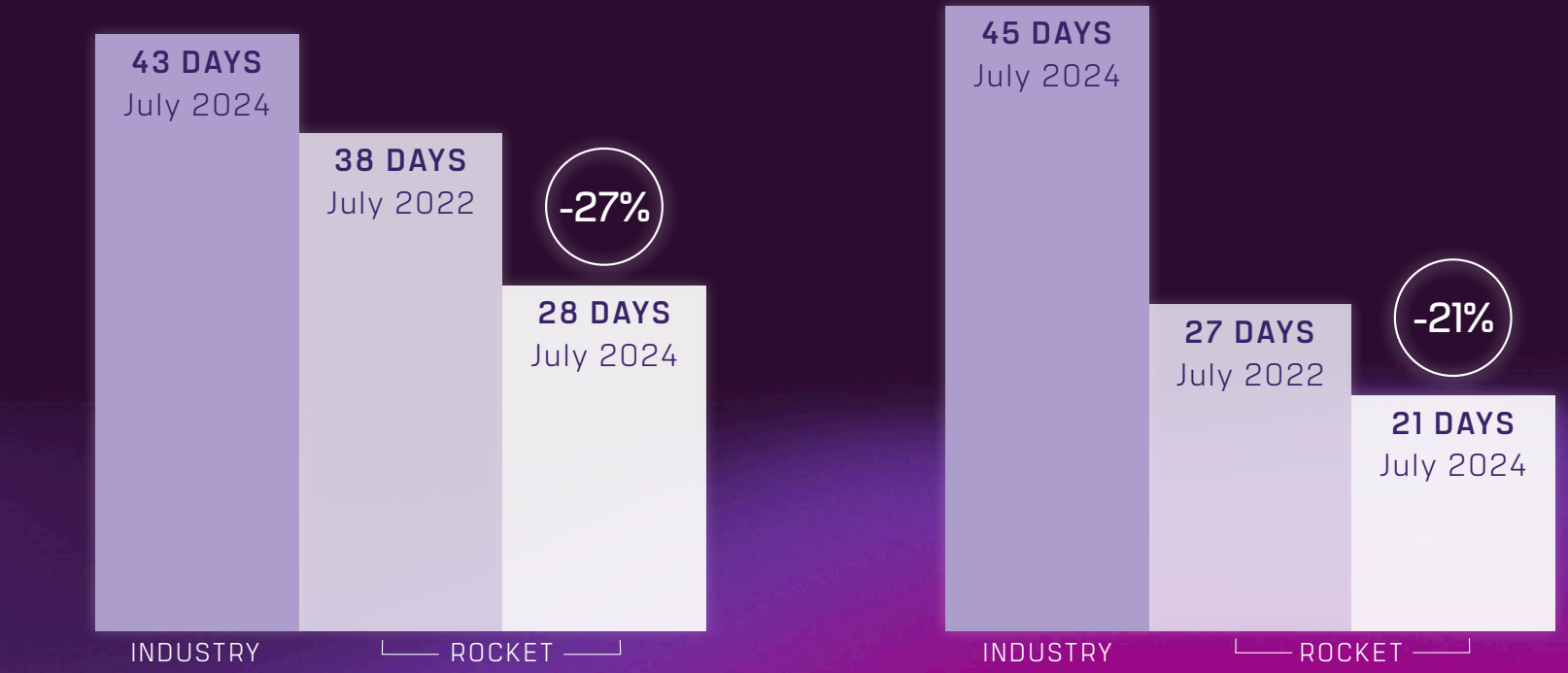
DETAILED CALL TRANSCRIPTS PER WEEK

**100+**

DATA POINTS AUTO EXTRACTED PER CALL

# Streamlining Tasks And Maximizing Velocity

# Streamlining Tasks And Maximizing Velocity




Source: ICE Mortgage Technology real-time data

# 50%+

## OF REFINANCE LOANS CLOSED IN LESS THAN **15 DAYS**

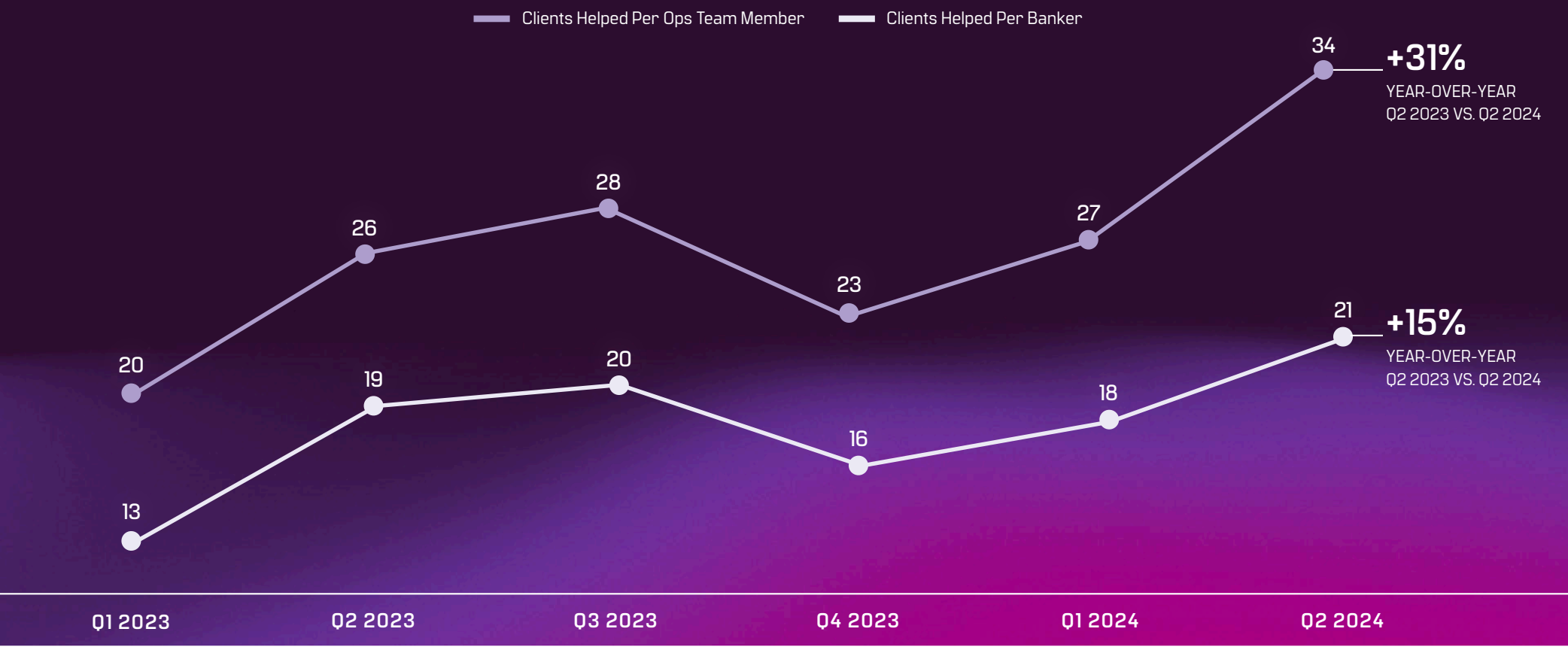
VS. THE INDUSTRY 45-DAY AVERAGE

Amy was instrumental in **quickly closing our deal,** allowing us to get to the settlement table without any delays.

STACEY L. • Charleston, MS



# Resulting In Elevated Productivity





# Empowering Team Members
# To Do What They Do Best

The eClosing representative was **professional and friendly, explaining everything** step-by-step as it appeared on my computer screen.

JOSEPHINE C. • Eureka, CA



Danielle made buying a home enjoyable, ensuring that the **process has continued to move along and avoided any holdups.**

BENJAMIN M. • Cordova, TN

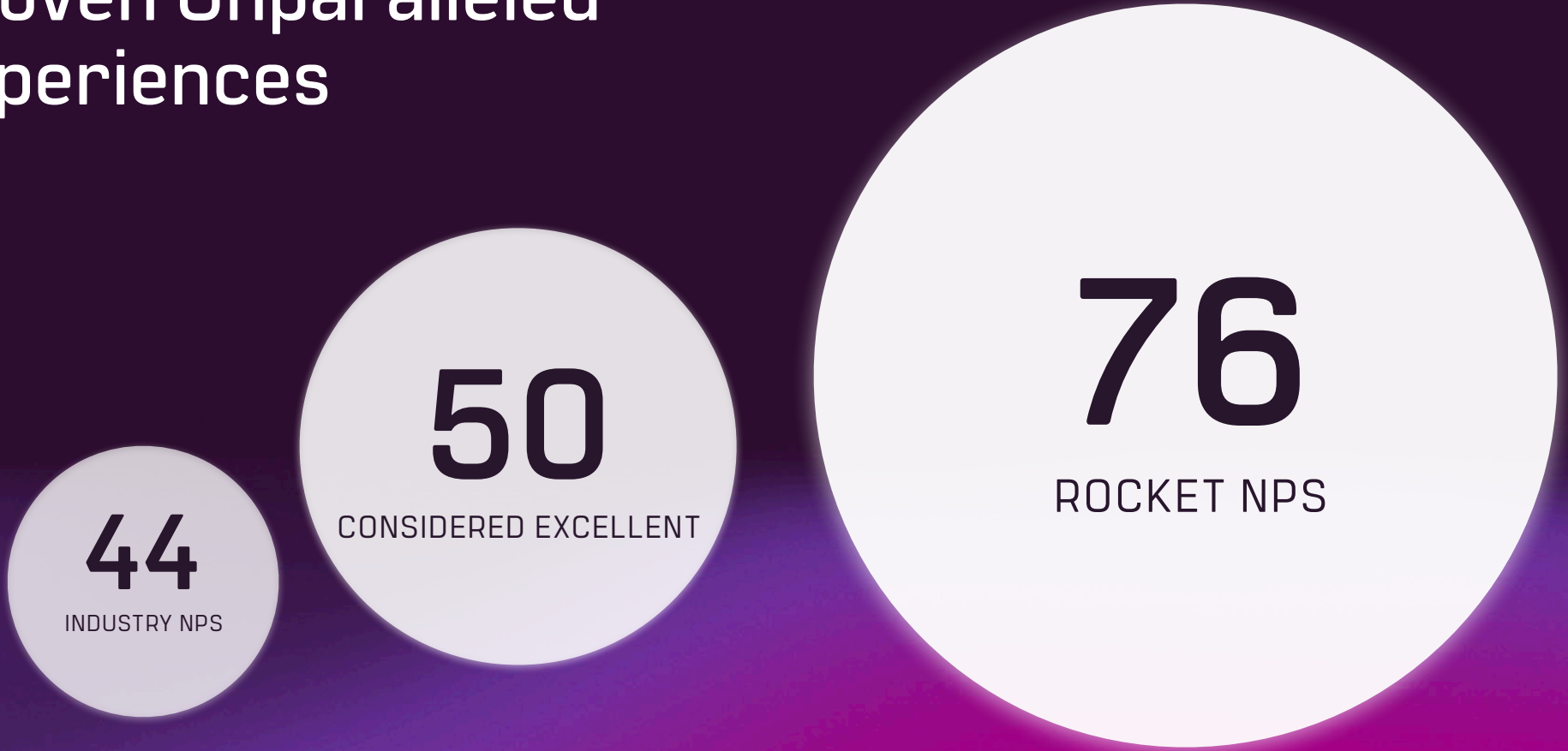


Luke makes **my clients his top priority** no matter the price point or time of day – this keeps us all coming back to him.

ROSEMARIE L. • Sherwood, AR



# Proven Unparalleled Experiences




Source: Industry NPS (Net Promotor Score) Average of Financial Services companies in 2023 (Customer Gauge)


HUMAN TOUCH
AUGMENTED WITH
TECHNOLOGY AND AI