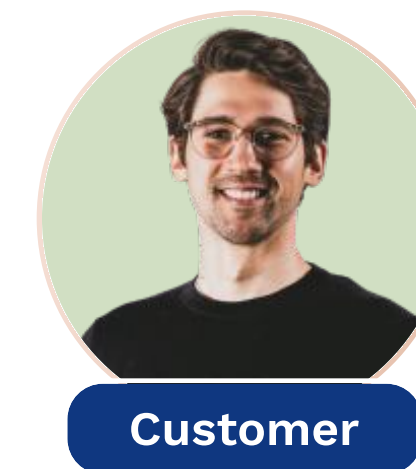
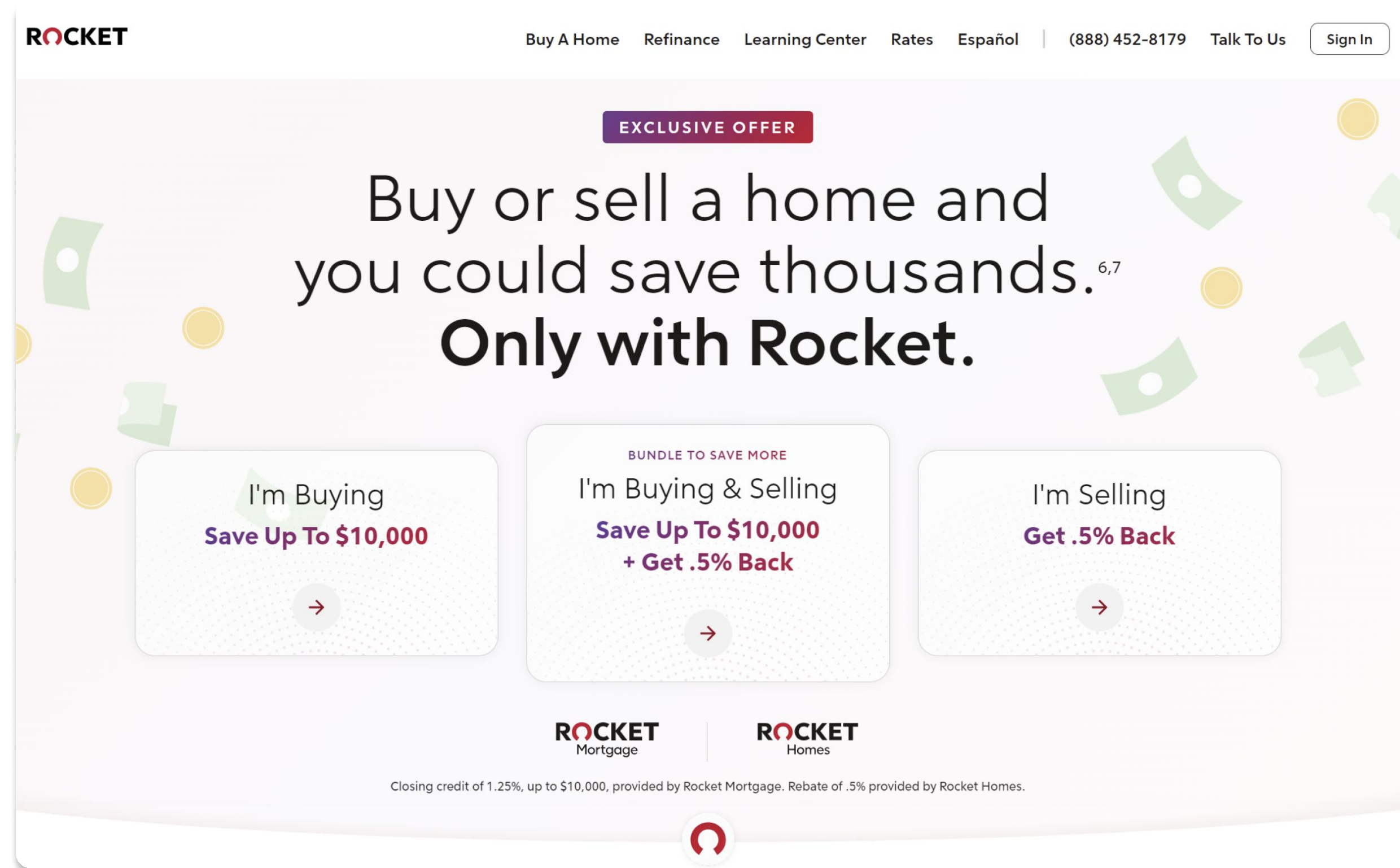


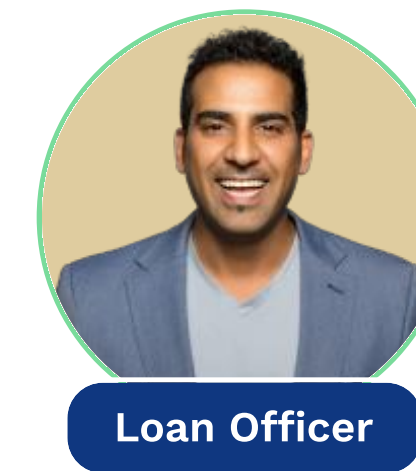
Newzip

Centralizing the real estate experience saves customers thousands of dollars



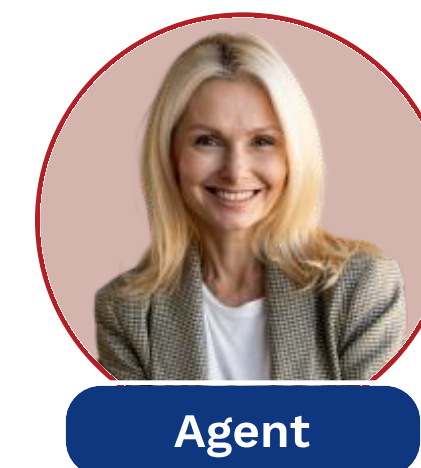
Customer

90 NPS Score
Saves \$3k-\$8k



Loan Officer

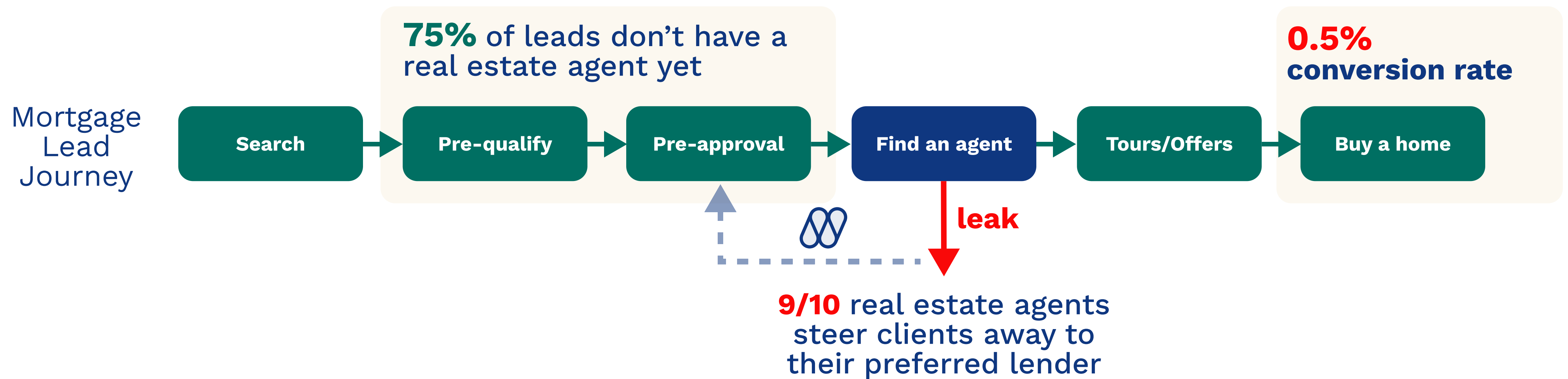
Differentiated value prop
Converts more loans



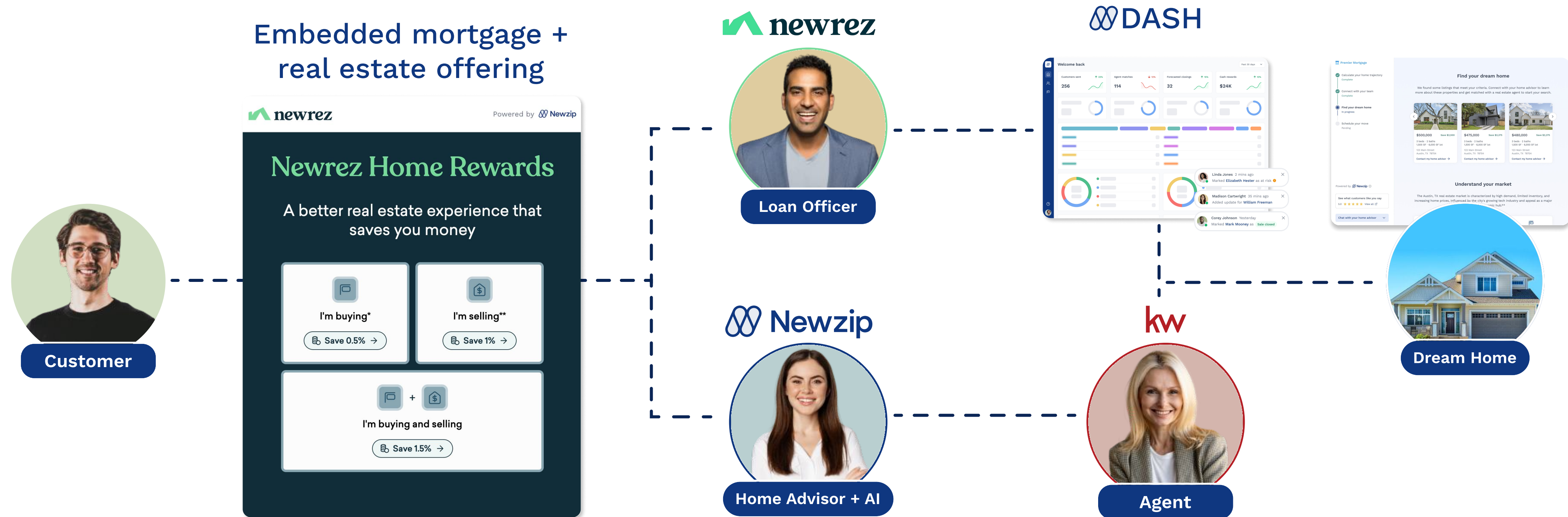
Agent

Access to high quality leads
\$0 upfront cost

Mortgage lenders **lose \$200B/yr** in origination volume due to real estate agents steering customers away



Everyone wins in a three-sided marketplace



Results

Lender:

- 35% of leads opt-in
- 19% convert

Customer:

- 90 NPS Score
- Saves 50-150bps

Agent:

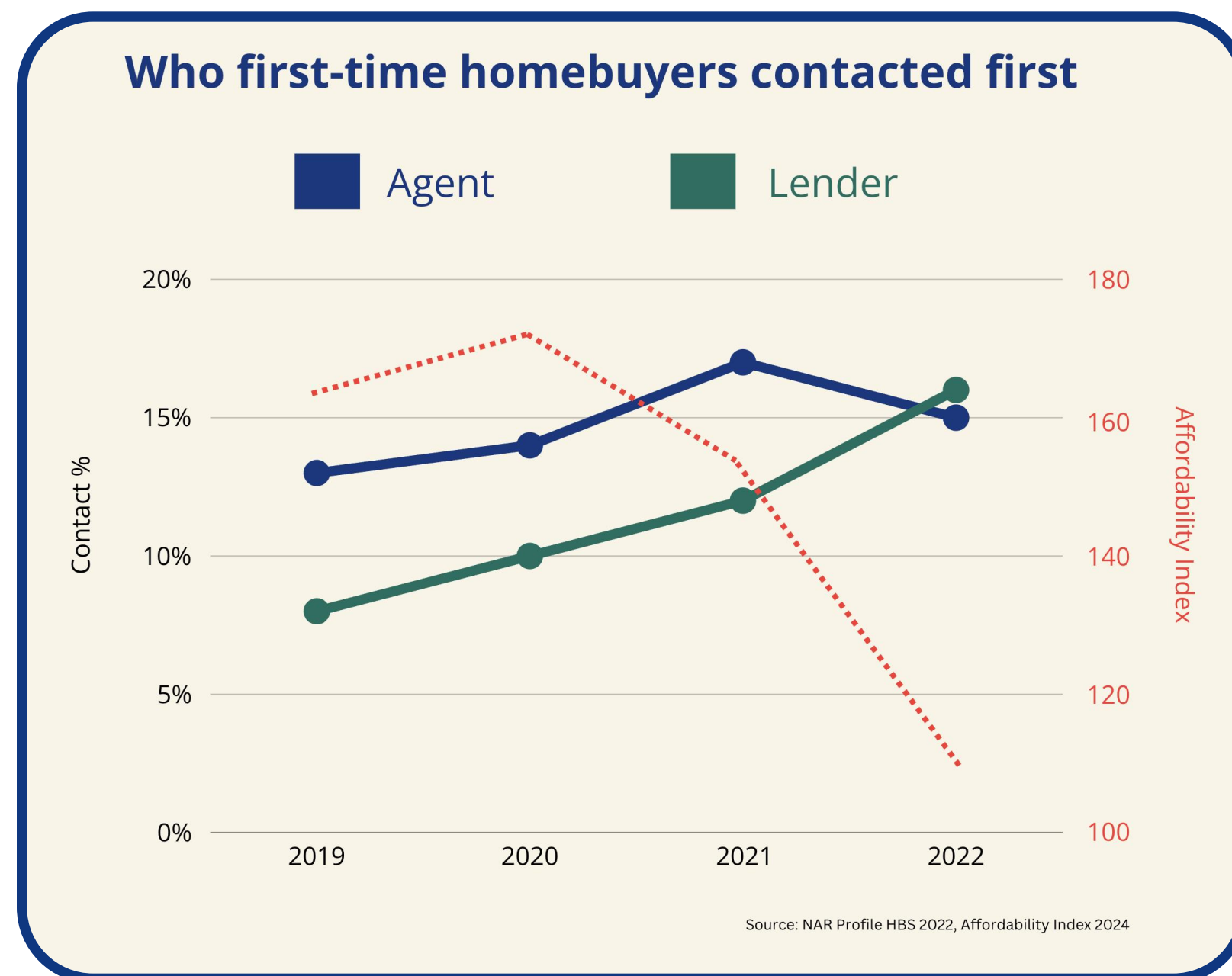
- \$0 upfront leads
- 1/3 convert

Newzip:

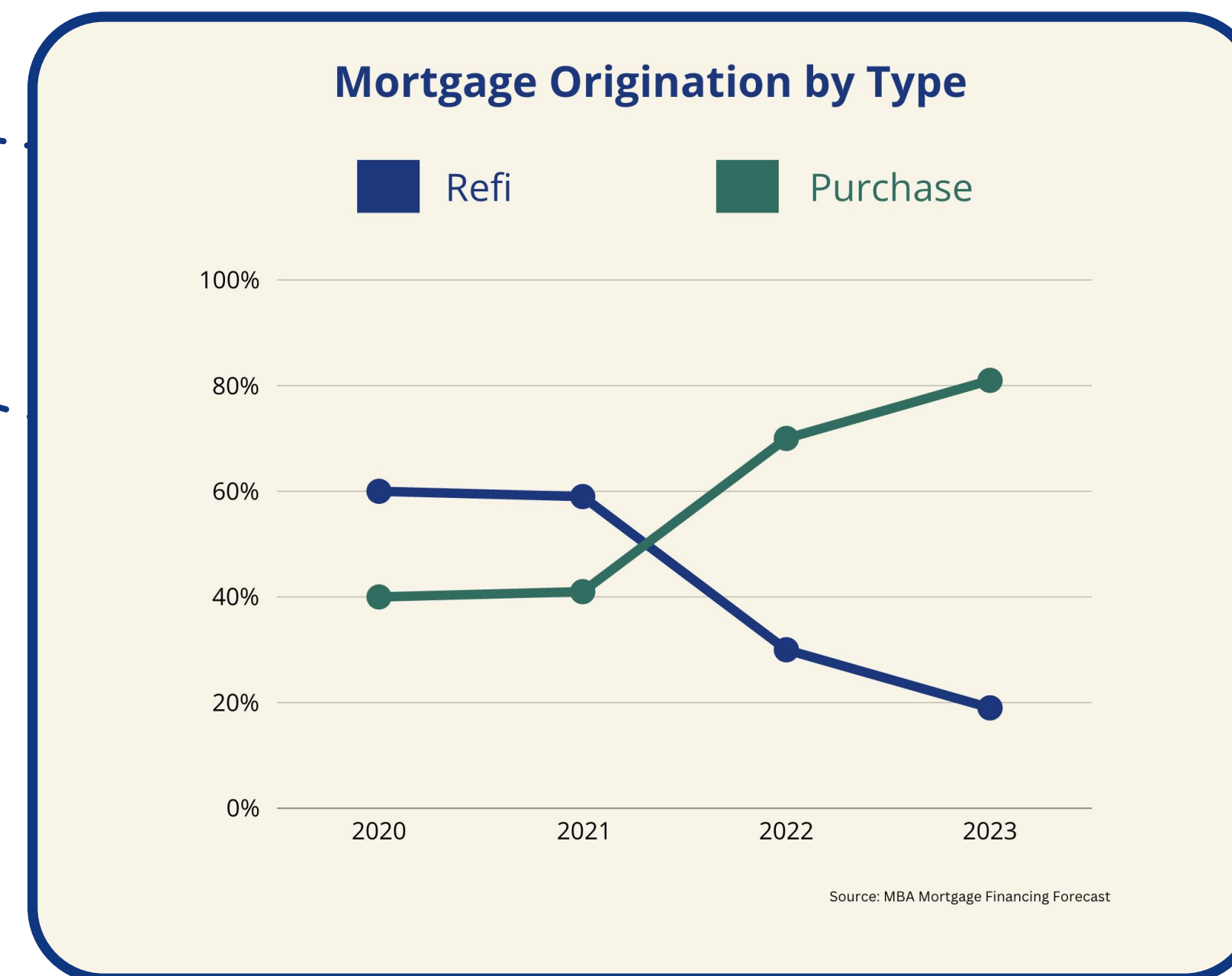
- \$3,150 ARPU
- 66% GP margin

Lenders positioned to win the market

Consumer Behavior



Market Focus



Disruption



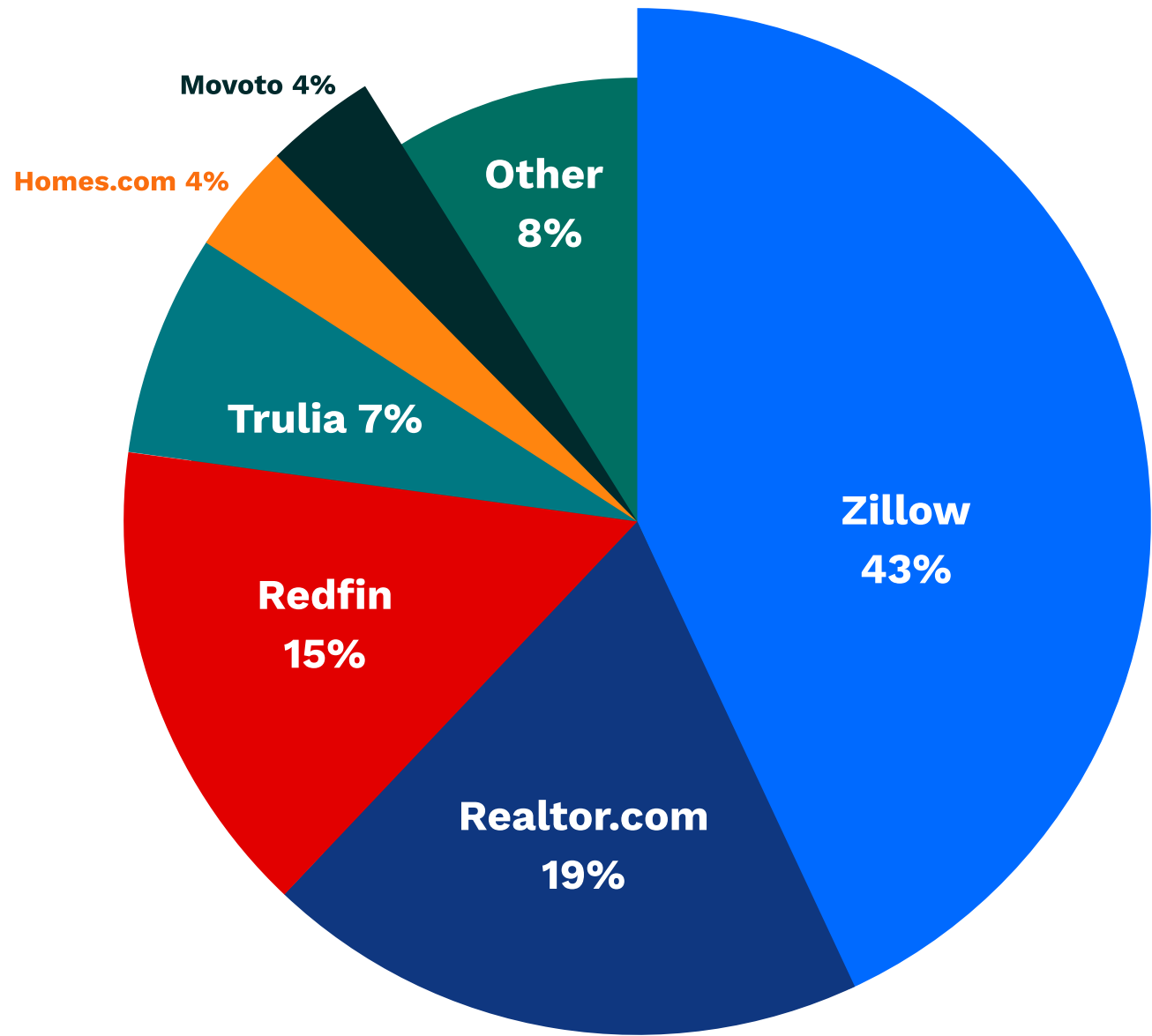
'Find buyers before agents!' Mortgage industry reacts to the NAR settlement

The NAR settlement will give LOs a more significant role in the home-buying process and encourage housing pros to pursue dual-licensing, experts said

March 15, 2024, 9:30 pm By Flávia Furlan Nunes

Lender verticalization is the last frontier of real estate lead gen

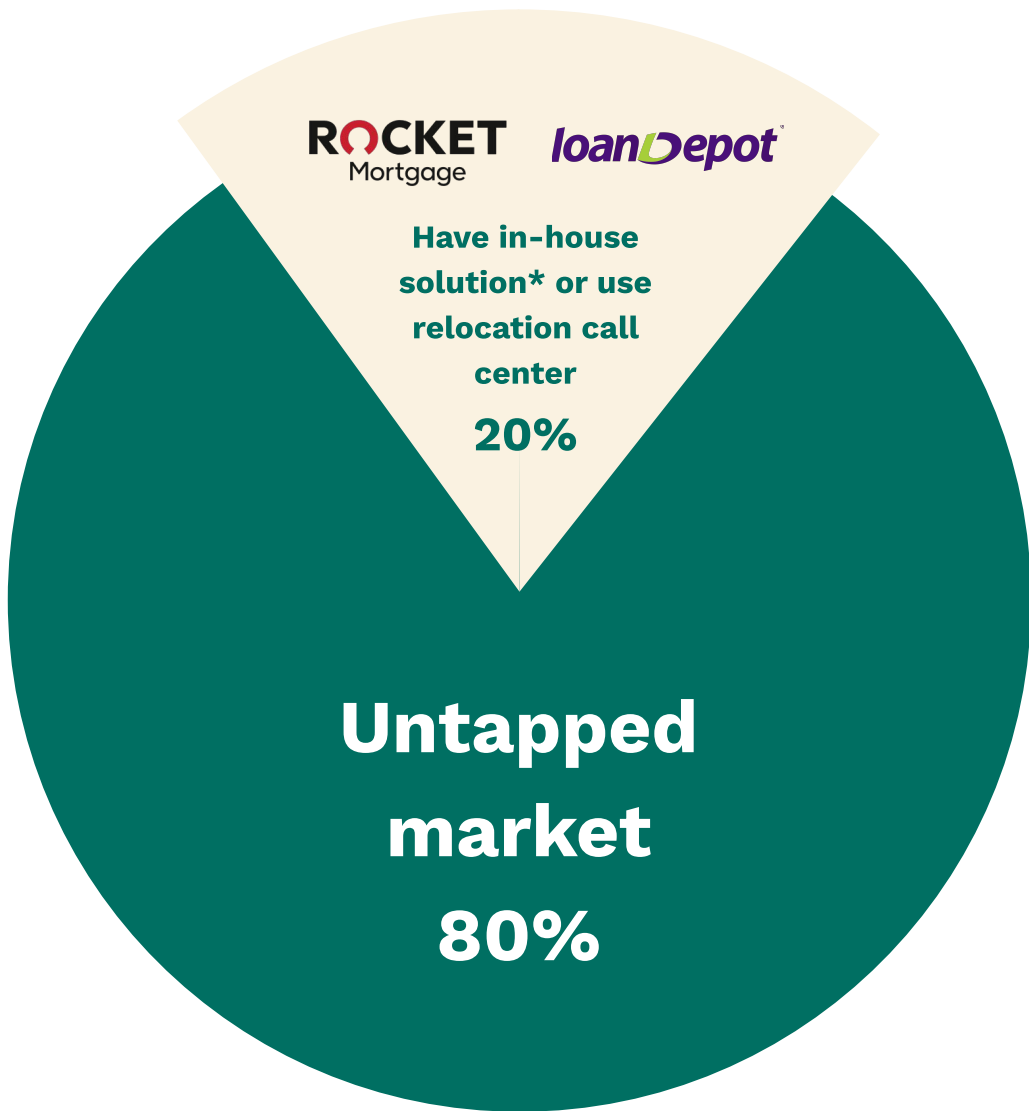
Real Estate Search Leads Market Share



88M real estate leads captured

\$24B MC
Combined Market Cap

Mortgage Leads w/o Real Estate Agent



Opportunity =
Zillow +
Realtor.com +
Redfin combined

*Rocket Mortgage, loandepot, New American Funding, MRC, Amerisave, Guarantee Rate, Better, Mutual of Omaha, Prosperity Mortgage, Tomo

92M mortgage leads captured

\$13B TAM
(4.6M unique online pre-approvals * \$2,835 ARPU)



Case Study: Top 50 Lender Increased Conversion Rate 25x



Lead » Pre-Approved:  **30x**
2% to 60%

Lead » Lock:  **25x**
0.6% to 15%

Cardinal Origination Volume: +\$30M

Newzip Revenue: +\$357k

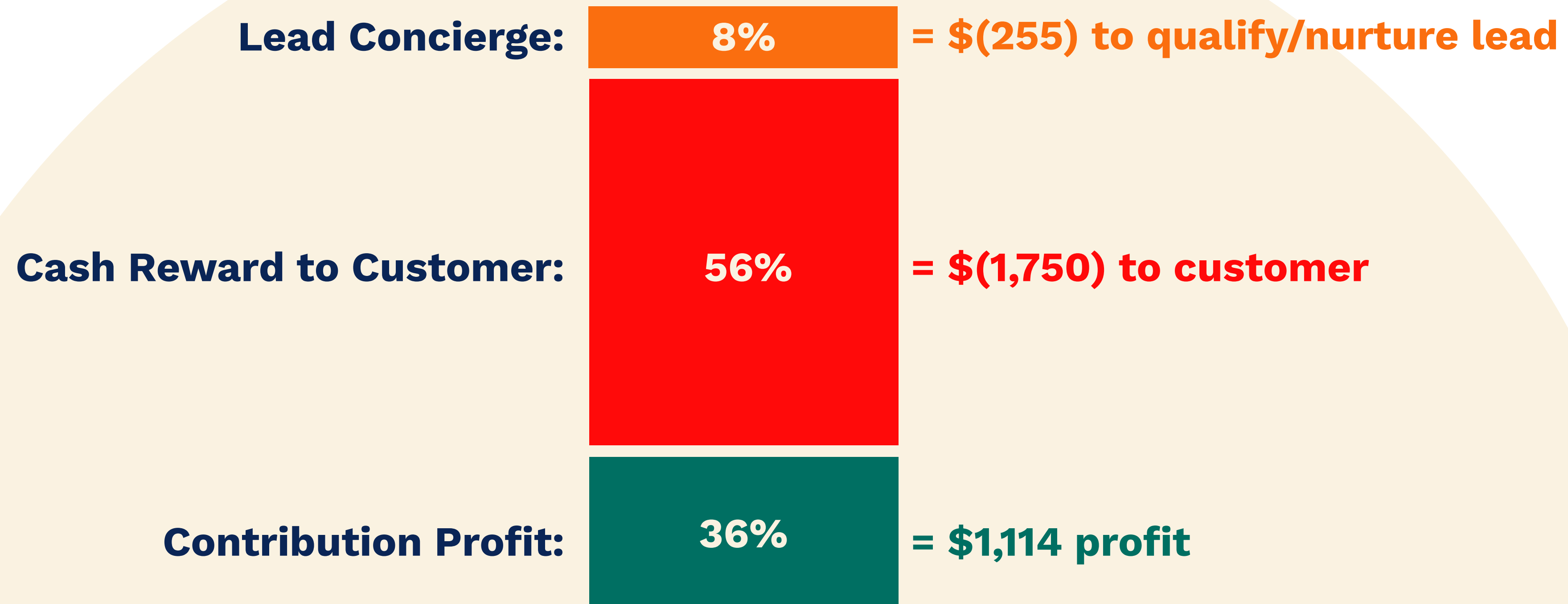
Avg Customer Savings: \$1,300

Time: 4 Months

Transactions: 126

Revenue model

\$350k ASP | 2.6% agent commission | 35% referral fee = \$3,149 ARPU



800%+ revenue growth during the worst real estate market in 25 yrs

	2022	2023	2024	2025	2026
Lender Partners	4	20	45	75	110
Revenue Generated	\$178,605	\$750,168	\$1.4M	\$3.1M	\$5.1M
Net Income	N/A	(\$1.7M)	(\$1.2M)	\$50k	\$850k
Mortgage Rate	6.6%	7.3%	6.9%	6.5%	5.7%

Monthly Financials & Financing

	July '24
Transactions	35
Rev Recognized	\$128,344
Gross Profit	\$97,360
Opex	\$148,113
Net Income	(\$50,753)

Investors:  THE CROSS COUNTRY* BOSTON SEED | CAPITAL GROUP

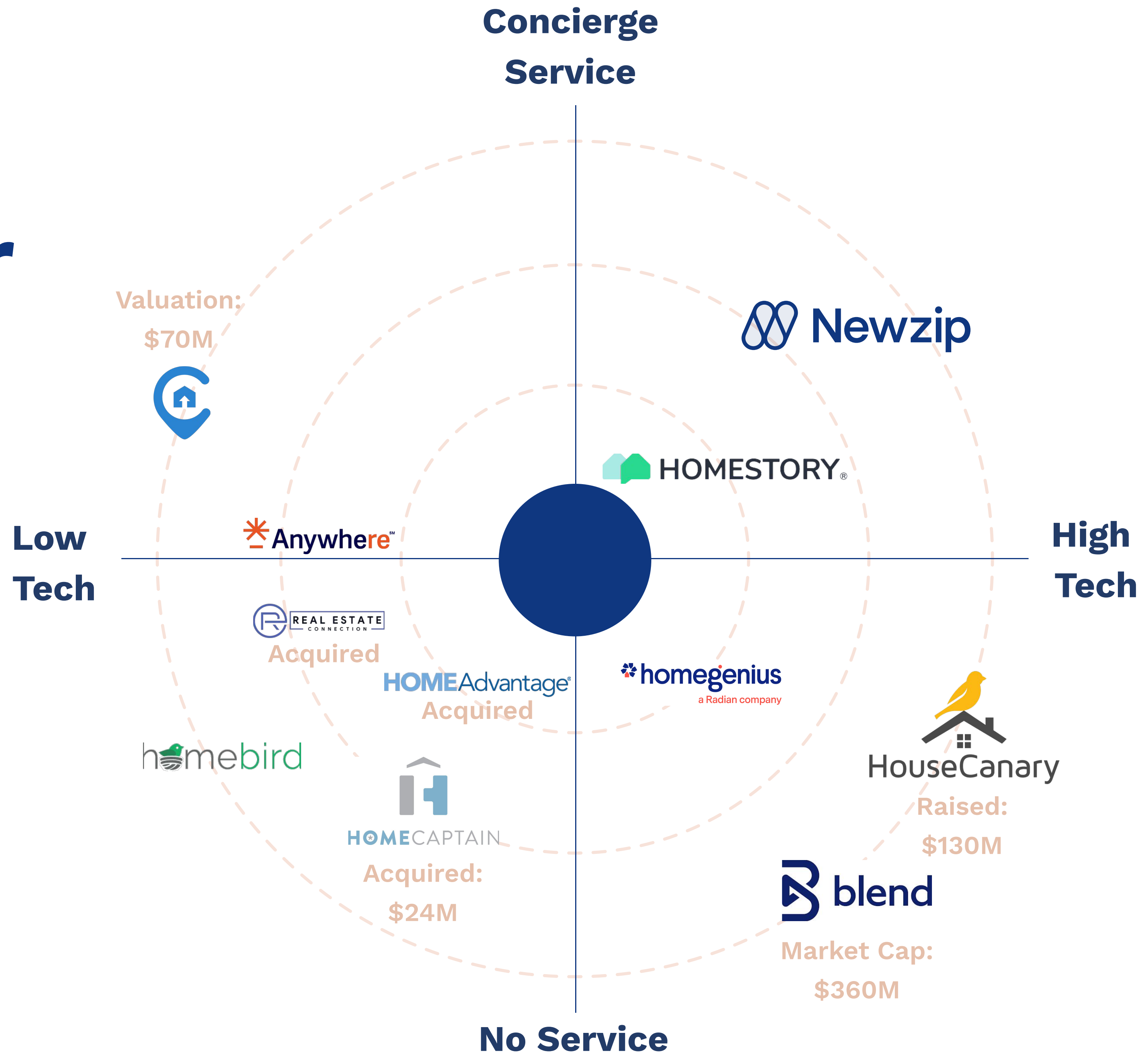
Raised \$3.8M Seed + debt

Currently raising \$1M SAFE



Real estate platforms for lenders

Mortgage customers have been under-serviced from a technology & customer service perspective



25+ years of prop/fintech exp



Adi Pavlovic
CEO & Co-founder



2018 Inman
Innovator Award



2018 NAR iOi
Hackathon winner



Todd McClain
COO & Co-founder



Mitch Heard
Product



Brock Cassidy
Sales



2023 HW
Rising Star

Awards:



Ask

- 1. Guidance selling to financial institutions**
- 2. GTM messaging & narrative**
- 3. Introductions to mortgage lenders**