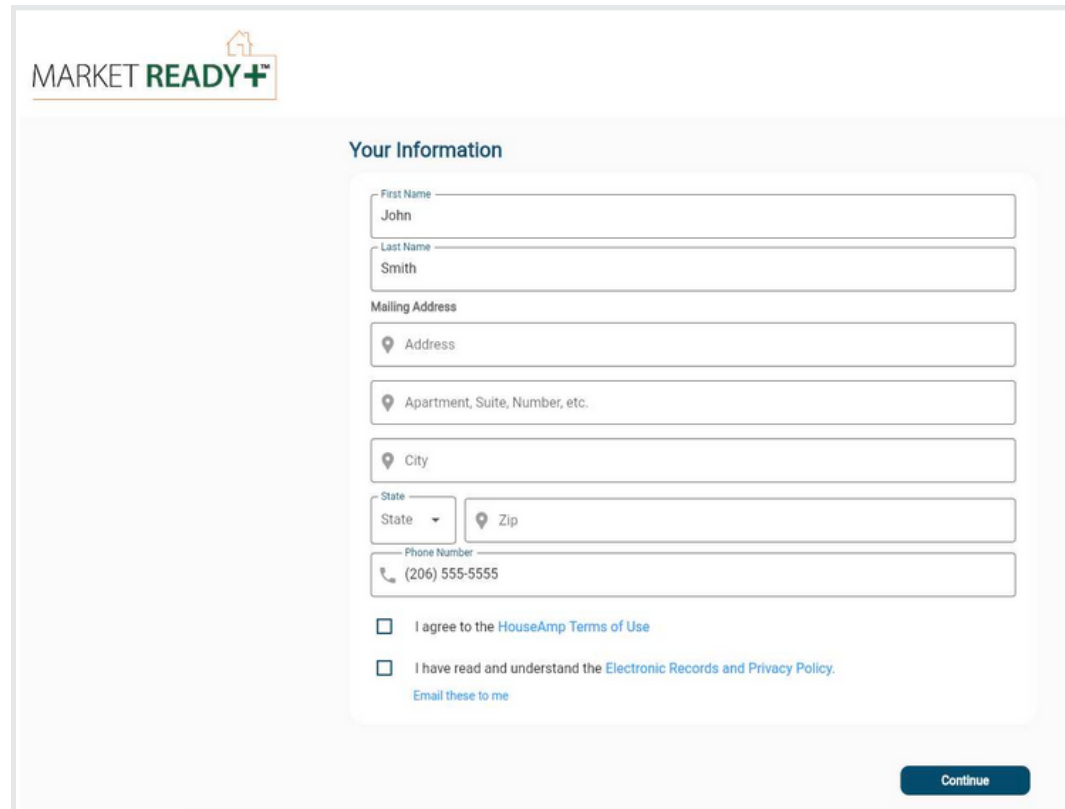




Accessing and Navigating the
MarketReady+TM Platform

CREATE YOUR ACCOUNT

Receive an invitation from a John L. Scott broker associate via email or link to sign up



The image shows a web form for creating an account with Market Ready+. The form is titled "Your Information" and contains several input fields and checkboxes. The "First Name" field is filled with "John" and the "Last Name" field is filled with "Smith". The "Mailing Address" section includes fields for "Address", "Apartment, Suite, Number, etc.", and "City". The "State" is selected as "State" and the "Zip" field is empty. The "Phone Number" field is filled with "(206) 555-5555". There are two checkboxes for terms and conditions, both of which are unchecked. A "Continue" button is located at the bottom right of the form.

MARKET READY+

Your Information

First Name
John

Last Name
Smith

Mailing Address

Address

Apartment, Suite, Number, etc.

City

State
State

Zip

Phone Number
(206) 555-5555

I agree to the [HouseAmp Terms of Use](#)

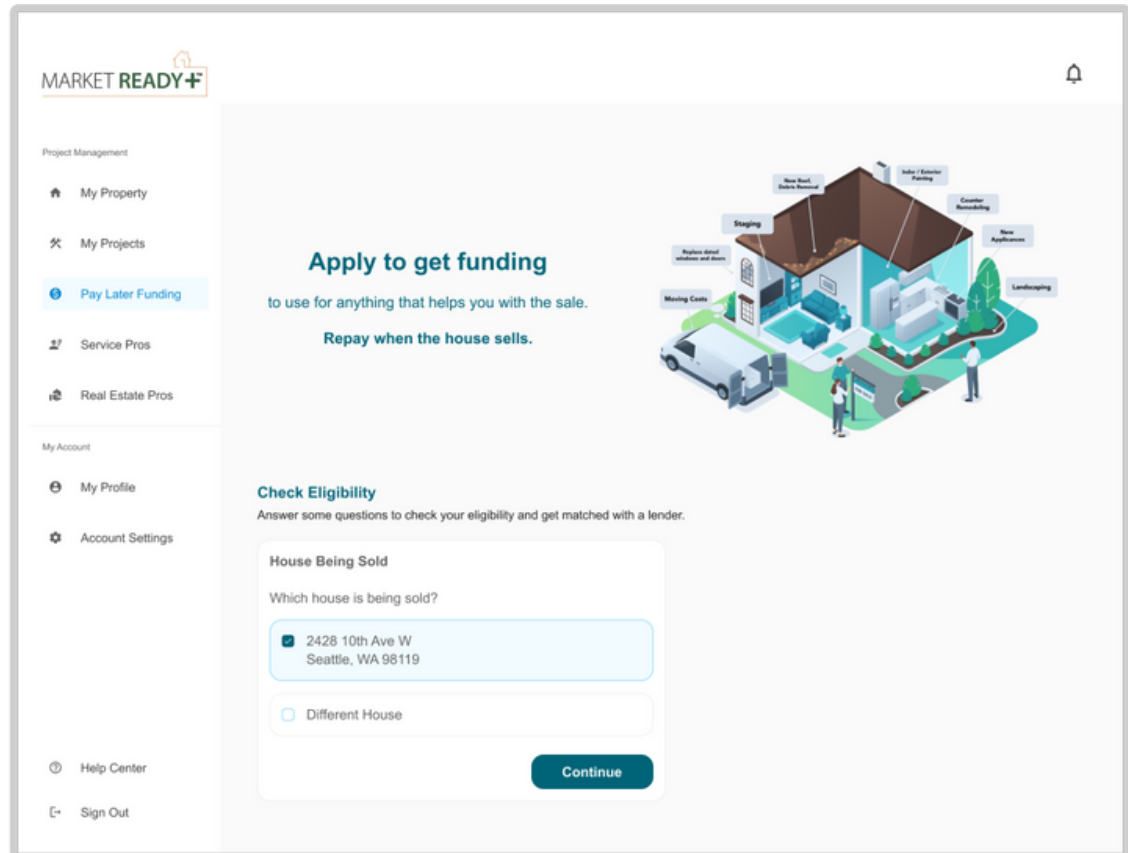
I have read and understand the [Electronic Records and Privacy Policy](#).
[Email these to me](#)

[Continue](#)

START YOUR LOAN APPLICATION AND APPLY FOR FUNDS

Apply for funds from third-party lenders on the platform. You will be asked a few preliminary questions before your lender is assigned.

1. Navigate to the **Pay Later Funding** tab.
2. Confirm the **property address** you're selling.
3. Confirm your **legal name**.
4. Answer whether you have taken out **any new debt obligations** on the property within the last 90 days.
5. Answer whether this property is an **investment property**.
6. Enter your **date of birth** and **consent to a soft credit pull**. Click "I agree."



The screenshot displays the MARKET READY+ web application interface. On the left is a navigation sidebar with sections for 'Project Management' (My Property, My Projects, Pay Later Funding, Service Pros, Real Estate Pros) and 'My Account' (My Profile, Account Settings, Help Center, Sign Out). The main content area features a large illustration of a house with callouts for services like 'New Roof, Siding Removal', 'Staging', 'Interior - Exterior Painting', 'Curb Appeal - Landscaping', 'New Appliances', 'Landscape', 'Moving Costs', and 'Repair Wood Siding and More'. Below the illustration, the text reads 'Apply to get funding to use for anything that helps you with the sale. Repay when the house sells.' A 'Check Eligibility' section follows, with the instruction 'Answer some questions to check your eligibility and get matched with a lender.' The 'House Being Sold' section asks 'Which house is being sold?' and provides two radio button options: '2428 10th Ave W Seattle, WA 98119' (selected) and 'Different House'. A 'Continue' button is located at the bottom right of the form.

START YOUR LOAN APPLICATION AND APPLY FOR FUNDS

If your assigned lender is Pay at Close Loans, follow the application process below.

1. Enter details about your **target list price, target list date, and monthly income.**
2. Enter your **email, social security number, and date of birth.**
3. If you have a **co-borrower**, check “I have a co-borrower” box and fill out their information.
4. **Click the checkbox** to authorize HouseAmp to obtain a consumer credit report.
5. Click “Submit Application.”

The screenshot displays the Market Ready+ user interface. On the left is a navigation menu with sections for Project Management (My Property, My Projects, Pay Later Funding, Service Pros, Real Estate Pros) and My Account (My Profile, Account Settings, Help Center, Sign Out). The main content area features a central call to action: "Apply to get funding" with the subtext "to use for anything that helps you with the sale." and "Repay when the house sells." To the right is an isometric illustration of a house with callouts for various services: New Build, Builders Network, Staging, Repair/Minor Repairs and More, Moving Costs, New Build, Builders Network, Sales & Exterior Finishing, Custom Remodeling, New Appliances, and Landscaping. Below the illustration is a summary box for "PAY AT CLOSE LOANS" which includes: "Matched with Pay At Close Loans Inc.", "1.99% Origination Fee", "60 Days Interest Free", "XX% Interest Rate", and "up to \$400k In Total Funding". A button labeled "Start Loan Application" is positioned next to the address "1182 4th Ave S, Seattle, WA 98109".

You will be notified of how much you are approved for and will determine how much you would like to borrow. Keep in mind, you can increase amounts later if you need more *if* Pay at Close Loans is your lender.

Note: You can also choose to save and finish later if you're still collecting bids or have not yet begun work yet. Continue to proceed with signing loan documents if approved for funding.

START YOUR LOAN APPLICATION AND APPLY FOR FUNDS

If your assigned lender is Seattle Bank, follow the application process below.

1. **Review your disclosures** and consent to the ESIGN Consumer Disclosure and Consent.
2. **Click the checkbox** to consent to review credit and verify your identity.
3. Check the box if this is your **primary residence** or **secondary residence**.
4. Enter your **estimated listing price** and **estimated listing date**.
5. Enter your **source of income, the amount,** and your **employer name(s)**.
6. Enter your **social security number, date of birth,** and **review consent** to the Right to Receive Copy of Appraisal Disclosure.
7. Follow prompts to **verify your identity** through your mobile phone number or identity verification questions.
8. You will be prompted to **submit your application.** You can add co-borrowers at the next step.
9. **Add any co-borrowers,** if desired.

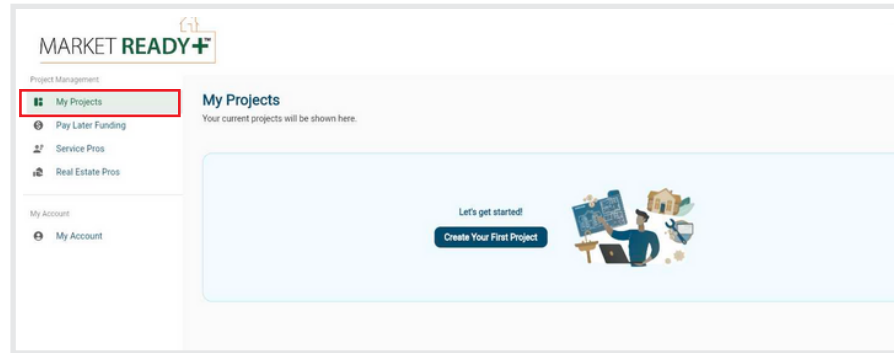
Note: You can also choose to save and finish later if you're still collecting bids or have not yet begun work yet. Continue to proceed with signing loan documents if approved for funding.

The screenshot displays the MARKET READY+ website interface. On the left is a navigation menu with sections for Project Management (My Property, My Projects, Pay Later Funding, Service Pros, Real Estate Pros) and My Account (My Profile, Account Settings, Help Center, Sign Out). The main content area features a large illustration of a house with callouts for 'New Roof, Siding, Windows', 'Siding', 'Interior - Exterior Painting', 'Curb Appeal - Landscaping', 'New Appliances', 'Landscape', 'Moving Costs', and 'Replace Wood Siding and Doors'. A central call-to-action reads 'Apply to get funding to use for anything that helps you with the sale. Repay when the house sells.' Below this, a Seattle Bank logo is shown with the text 'Matched with Seattle Bank'. Loan terms are listed in a grid: 1.99% Origination Fee, 60 Days Interest Free, XX% Interest Rate, and up to \$400k in Total Funding. An 'Apply for: 1182 4th Ave S Seattle, WA 98109' section includes a 'Start Loan Application' button. At the bottom, regulatory information is provided: 'Seattle Bank NMLS ID# 493963 MLO: Josh Williams NMLS ID# 1316449' and the 'Member FDIC' logo.

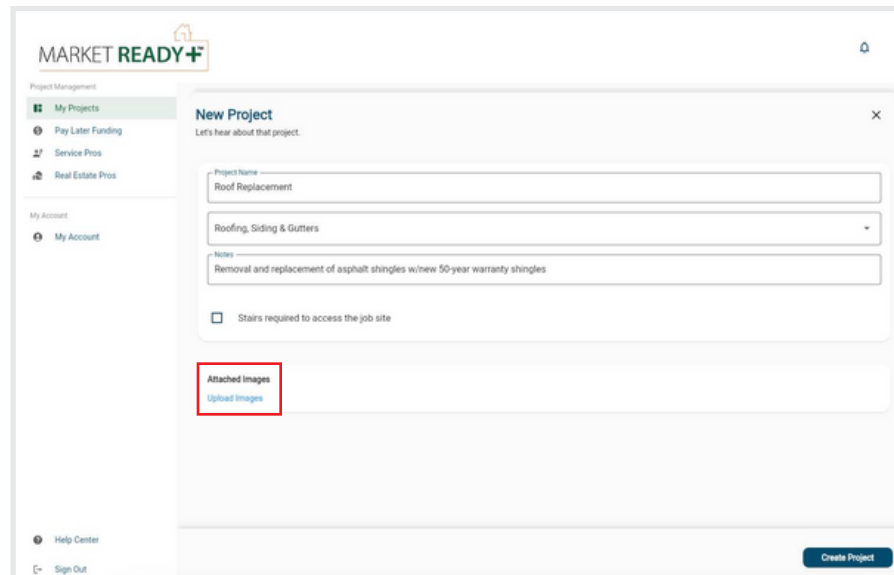
CREATE YOUR PROJECT

The next step is to create your project(s) and add or select your service providers

1. Click the **My Projects** tab and get started by creating your first project.



2. Enter your project details. You can also upload photos that will help service providers understand the scope of your project and will serve as “before” photos that will show your project improvements and transformation.

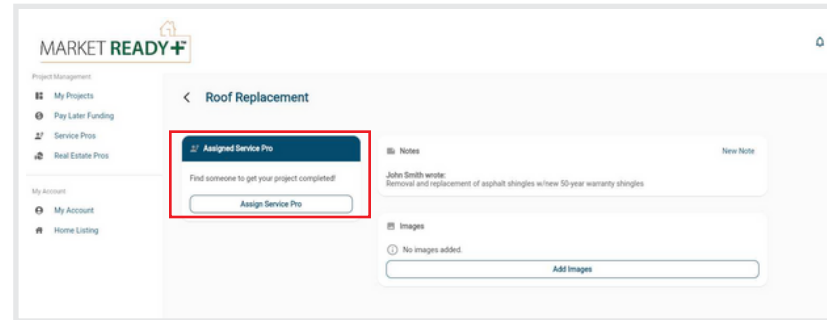


CREATE YOUR PROJECT

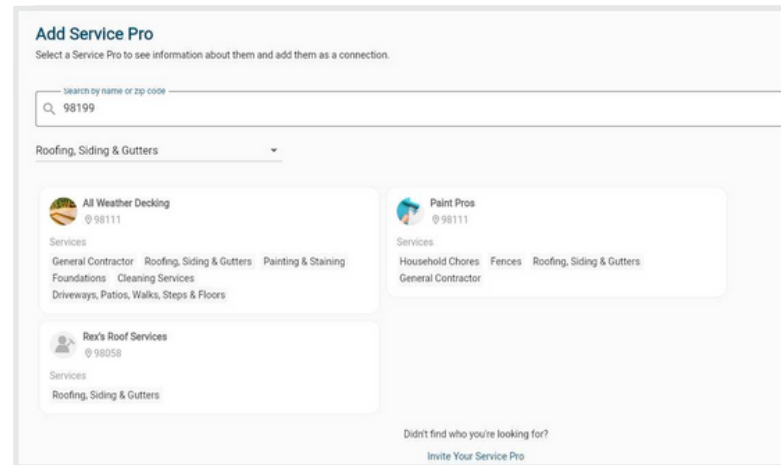
The next step is to create your project(s) and add or select your service providers

3. Assign a service provider to your project.

OR



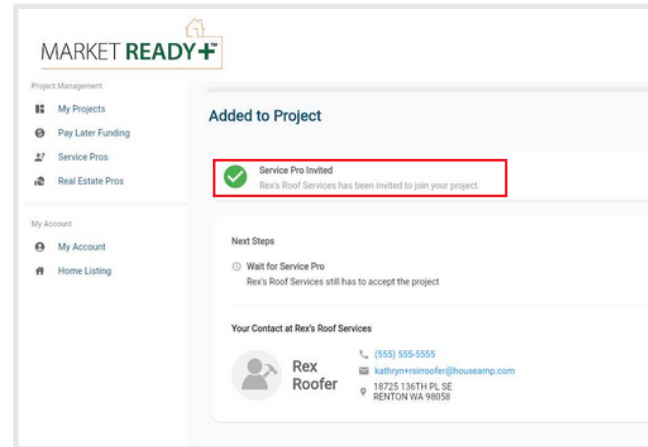
4. Search for a service provider.



CREATE YOUR PROJECT

The next step is to create your project(s) and add or select your service providers.

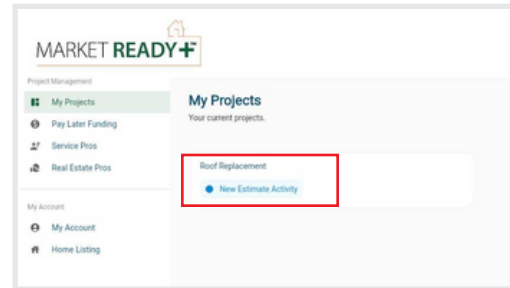
5. The service provider has now been invited to your project.



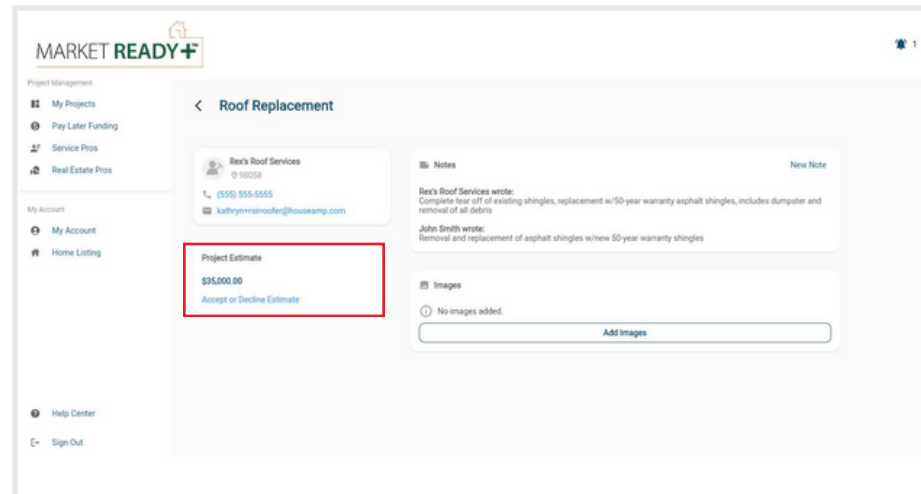
TRANSACTION

Receive invoices and approve payments all within the platform.

1. Receive an estimate from your chosen service provider.



2. Determine whether to accept or decline an estimate. It's as simple as clicking the button.



TRANSACT

Receive invoices and approve payments all within the platform.

3. Receive an invoice notification via email and review details on the platform. If you approve, click **Submit Payment**.



4. Your lender sends funds directly to your service provider's bank account. Invoices approved by Tuesday are paid on Friday.

