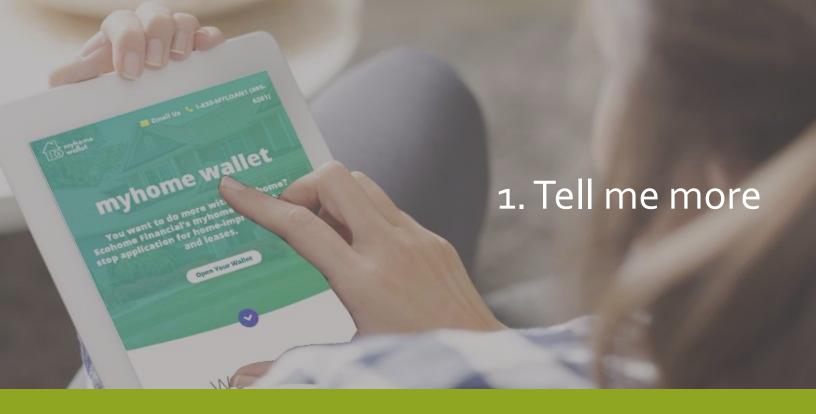


Introducing myhome wallet

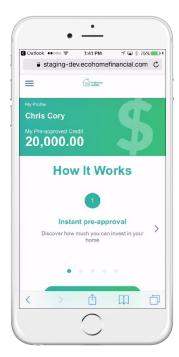
Through myhome wallet, you now have access to up to \$20,000 in pre-approved home improvement financing to offer your clients who can then use the application to get connected with high-quality contractors who can perform the work. Myhome wallet then seamlessly pays the contractor with the loan and you earn a commission on every transaction.



Welcome to the game changer!



Myhome wallet is a network of homehowners with pre-approved EcoHome Financial home improvement loans. The myhome wallet app allows them to pick projects, book desired start dates and automatically get connected to high-quality EcoHome contractors.



EcoHome Financial's contractor network is a collection of vetted home improvement professionals. They are connected to consumers via **myhome wallet** and are seamlessly compensated for their work by the pre-approved EcoHome consumer loan.





The CUSTOMER Network

The customer network consists of homeowners with pre-approved home improvement loans. Assigning of the loans is accomplished through EcoHome Financial mortgage broker partners who onboard customers as a value added option/service to their core business.

As a partner, each customer that uses the application to connect to an EcoHome contractor earns you a referral commission. Additionally, the network is continuously engaged with customized communications to help strengthen the relationship.



The DEALER Network

The EcoHome Financial dealer network consists of reputable home improvement contractors who participate in our financing programs.

Our inside and outside sales teams are always working hard looking for quality dealers to add to the system. Each dealer must meet EcoHome's minimum performance, quality and rating requirements in order to be admitted to the network.

As participants in the service, contractors receive home improvement requests from customers through their **myhome wallet** portal.







Brokers and agents get customers pre-approved for EcoHome Financial home improvement loans over the course of their normal sales interactions. They then set them up with myhome wallet.



Qualified EcoHome Financial dealers see the project requests in their myhome wallet portal, which they can now accept. If accepted, a fee is collected from the dealer.

Customers use the myhome wallet application to choose home improvement projects they need done, schedule the desired start date and finally submit the request.



The EcoHome Financial dealer completes the home improvement project for the customer and is paid by the customer's myhome wallet loan. Once funded, a referral fee is paid to the broker.

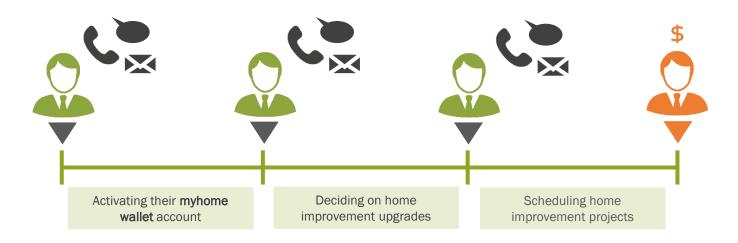






We are not a passive connecting technology, WE DRIVE ACTION!

We are continuously pushing the client through the purchase cycle through timely and relevant interactions that leverage our integrated contact centres and proprietary mobile messaging platform.



For every stage that a customer using myhome wallet might be in, we've developed specific engagement tactics using email, SMS and live phone calls that encourage progression along the purchase path. In other words, we are actively driving conversions.



For the Customer

- Access to an easy, one-stop solution for home improvement financing and sourcing of reputable contractors
- A smart alternative to cash or credit cards for home improvement needs
- An opportunity to make a new home a dream home
- An opportunity to enjoy increased market value in current property
- A rainy-days back up solution for any urgent home renovation needs

For the Broker

- Eliminate the need for your clients to have any bank involvement
- Provide your clients with an additional service and funding experience they will value
- Maintain engagement with your clients
- Create an opportunity to re-engage with former clients
- Stand out from other brokers
- Create an additional revenue stream







Here's a list of some of the most popular home improvement categories we finance

Air conditioners	Furnaces	Porch enclosures
Air handlers	Heat pumps	Roofing
Basement repairs	HEPA filtration systems	Home siding
Bathroom renovations	HRV systems	Spas
Boilers	Hot water tanks	Sunrooms
Doors	Kitchen renovations	Tankless water heaters
Fireplaces	Plumbing projects	Water treatment systems
Flooring	Pools	Windows