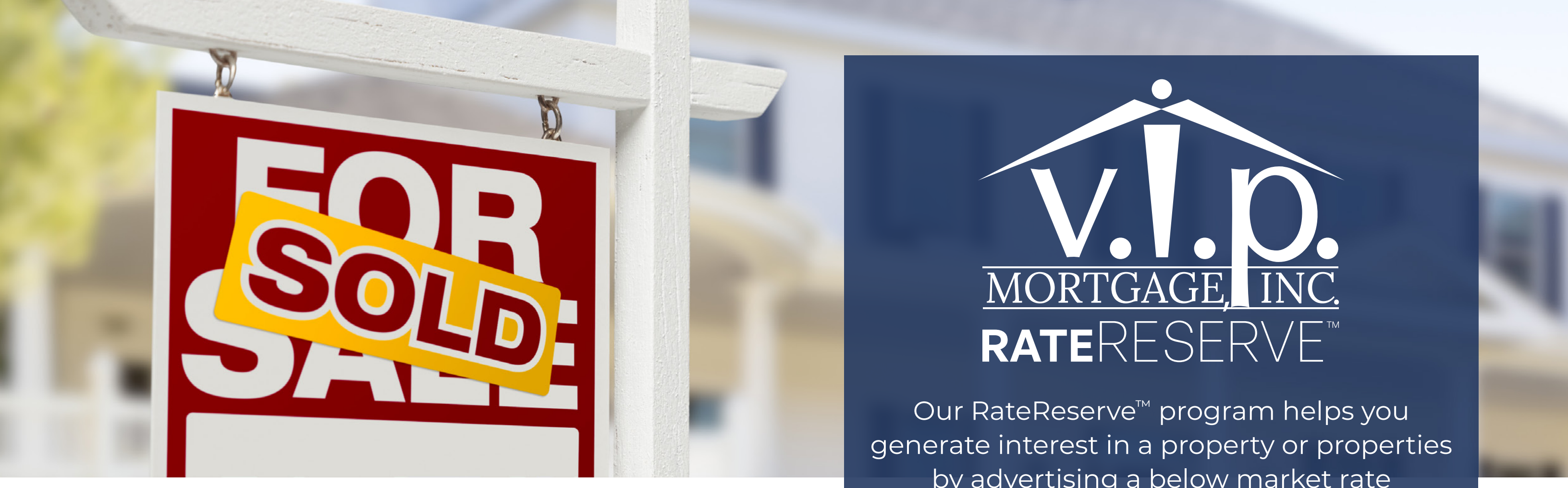

V.I.P. MORTGAGE, INC.

RATERESERVE™

Our RateReserve™ program helps you generate interest in a property or properties by advertising a below market rate

HOW IT WORKS

- **Commit upfront to a 2% - 6%** closing cost credit to buy down the buyers interest rate
- **We'll show rate options** across products based on your contribution & the current market
- **Reserve your preferred** scenario for 60 days with a $995 fee
- **Get professionally designed** marketing materials to showcase your rate offer

THE POWER OF THE RATERESERVE™ PROGRAM

Conventional 30-Year Fixed			
Seller Concession	**Buyer Rate (APR)**	**Buyer Monthly Payment**	**Savings vs. Market Rate**
Market Rate 0%	7.125% (7.597%)	$3,941/mo	$0
Rate Reserve 4.00%	5.750% (6.559%)	$3,414/mo	$527/mo

Example scenario is based on a list price of $650,000, 30 Year Fixed Conventional, 10% down payment. Pricing based market conditions as of 8/13/2025 with a FICO of 720.

Taxes, Insurance, and Mortgage Insurance not included in quoted payments. The rate posted may vary depending on past credit history, down payment, and approximate term. All loans are subject to approval. Terms and conditions may apply. These rates are for general market awareness and should not be considered a live quote. *Annual Percentage Rate.

THE CATCH...there isn't one. RateReserve allows you to:

Offer buyers a lower monthly payment compared to a traditional price reduction	Preserve your pricing power	Increase visibility and buyer interest in a competitive market	*Buyers come to YOU!* Proactively market your home to buyers with locked-in rates matching your price range.

RateReserve™ bridges the gap between buyer affordability and strong pricing strategy.

V.I.P. MORTGAGE, INC. THE KAISER GROUP

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