

FREQUENTLY ASKED QUESTIONS

What is the RealtorTools platform?

The RealtorTools platform is a comprehensive tool designed for real estate professionals with the following objectives:

- Keep Realtors informed and updated on changes in the financial and economic landscape related to real estate activities.
- Facilitate collaboration among various stakeholders in real estate, including those handling financial and economic information, as well as those involved in buying and selling properties, both in the residential and investment sectors.
- Provide Realtors with various calculation scenarios related to real estate, both in the residential and investment sectors.
- Transform Realtors into experts in real estate calculations in the fields of investment and residential properties.
- Open up global market opportunities for Realtors.

Who are the system stakeholders?

The RealtorTools platform involves various stakeholders in real estate, such as Realtors, Mortgage Loan Originators (MLO), Title Companies or Escrow, and Inspectors.

How does the system operate?

Marginal actors (MLOs, title companies or escrow, and inspectors) play a crucial role in keeping the necessary variables updated for the calculations that Realtors perform in each system scenario.

What are the advantages of using the RealtorTools platform?

- Keep Realtors informed, especially regarding current market interest rates.
- Get closer to the client and conduct a deeper analysis of their situation and buying possibilities, through calculations based on their requirements in both the residential and investment sectors.
- Create personalized videos, especially in the investment sector, to reach global audiences.
- Achieve economic growth through the opportunities provided by the RealtorTools platform.

RESIDENTIAL SCENARIOS

What is the goal of using the Budget scenario?

The use of this scenario aims to assist individuals who rent or have a monthly budget for a property, including mortgage, taxes, and insurance. It provides an estimate of the property price they could afford based on their budget.

What is the goal of using the DTI scenario?

This scenario seeks to provide an estimate of the loan amount a customer could obtain without affecting their credit or requiring a formal pre-approval. It is important to remember that this estimate may vary due to factors such as the customer's credit score and history.

What is the goal of using the Mortgage Loan Monthly Payment scenario?

This scenario allows for the calculation of monthly mortgage payments with updated interest rates. If the customer's information is accurate, the results will be precise, including factors such as credit score.

What is the goal of using the Total Monthly Payment scenario?

This scenario calculates monthly payments for the mortgage, taxes, insurance, and, if applicable, association fees. It also allows the customer to see how a 20% down payment and avoiding MIP can impact the monthly payment.

What is the goal of using the Cash Monthly Payment scenario?

This scenario calculates cash monthly payments, including taxes, insurance, and, if applicable, association fees.

INVESTMENT SCENARIOS

What is the concept behind the use of investment scenarios?

The main concept is to demonstrate to the client how, through calculations in any of the investment scenarios, they can obtain estimates of the profits they could achieve by investing in a specific property. This helps to minimize investment risk.

What are the types of real estate investments that can be calculated?

The types of investments that can be calculated include:

- Flip Property Ready.
- Flip As Is.
- Passive Cash.
- Passive Financial.
- Short Term Financial.
- Short Term Cash.

What is the goal of using the Flip Property Ready scenario?

This scenario focuses on county auction properties and calculates the potential profit if the property is delivered, ready to be inhabited, before selling it.

What is the goal of using the Flip As Is scenario?

This scenario also focuses on county auction properties but does not assume that the property is in optimal condition to be inhabited. The buyers will be responsible for fixing the house. In the

calculations, the selling price of the property will decrease by the estimated cost of property repairs.

What is the goal of using the Passive Cash scenario?

To search for properties and, through economic and financial evaluation, determine the profit that could be achieved in the investment when the purchase is made in cash.

What is the goal of using the Passive Investment scenario?

To search for properties and, through economic and financial evaluation, determine the profit that could be achieved in the investment with financing.

What is the goal of using the Short-Term Financial scenario?

To search for properties that fit a short-term strategy and, through economic and financial evaluation, determine the profit when the property is purchased with financing.

What is the goal of using the Short-Term Cash scenario?

To search for properties that fit a short-term strategy and, through economic and financial evaluation, determine the profit when the property is purchased in cash.

MARKETING

How is marketing personalized with the RealtorTools platform?

When a Realtor creates an account on RealtorTools, they obtain their own real estate business space that they can personalize according to their needs. This web platform allows them to identify themselves with their name and business information, which they can then share on their social networks and other spaces.

What is the advantage and innovation of marketing through the RealtorTools platform?

Custom Content Production: One of the standout and innovative advantages of using RealtorTools is the ability to create personalized visual content, such as videos. These videos can be tailored to different focuses, whether specifically for residential clients, those interested in investments, or even a global audience interested in understanding how you operate within the system.

Worldwide Virtual Conferences: The platform also offers the possibility to organize virtual conferences from anywhere in the world, using the account created on RealtorTools. This allows for a detailed explanation of how the desired results for clients are achieved. The geographical flexibility of these conferences enables reaching a global audience and provides an interactive learning experience.

In-Person Events to Showcase Your Expertise: In addition to virtual options, RealtorTools allows you to organize in-person events to showcase your expertise in the field of real estate. These events can serve as a platform to demonstrate how you manage real estate operations, even in the most challenging situations and in the most successful investment scenarios. This demonstrates your real-time knowledge and skills.

What does it mean to be considered a Realtor Expert? The designation of a "Realtor Expert" is awarded when someone demonstrates a deep understanding and mastery of all aspects of the real estate business. In this regard, the RealtorTools platform guides you through analysis, calculation, advisory, and the provision of information to clients in both the residential and investment sectors. Being a Realtor Expert means you have the ability to provide comprehensive and accurate guidance in all areas of this industry.

ADDITION OF CUSTOMIZED OPTIONS

The "Add Custom Options" feature means that platform users can request the inclusion of additional features in their accounts according to their specific needs.

This provides them with the flexibility to customize their experience on RealtorTools based on their individual requirements, allowing for a more tailored and effective use of the platform.

To request these additions, they can do so through the "Requirements" section.