

COMMERCIAL MORTGAGE MODIFICATION

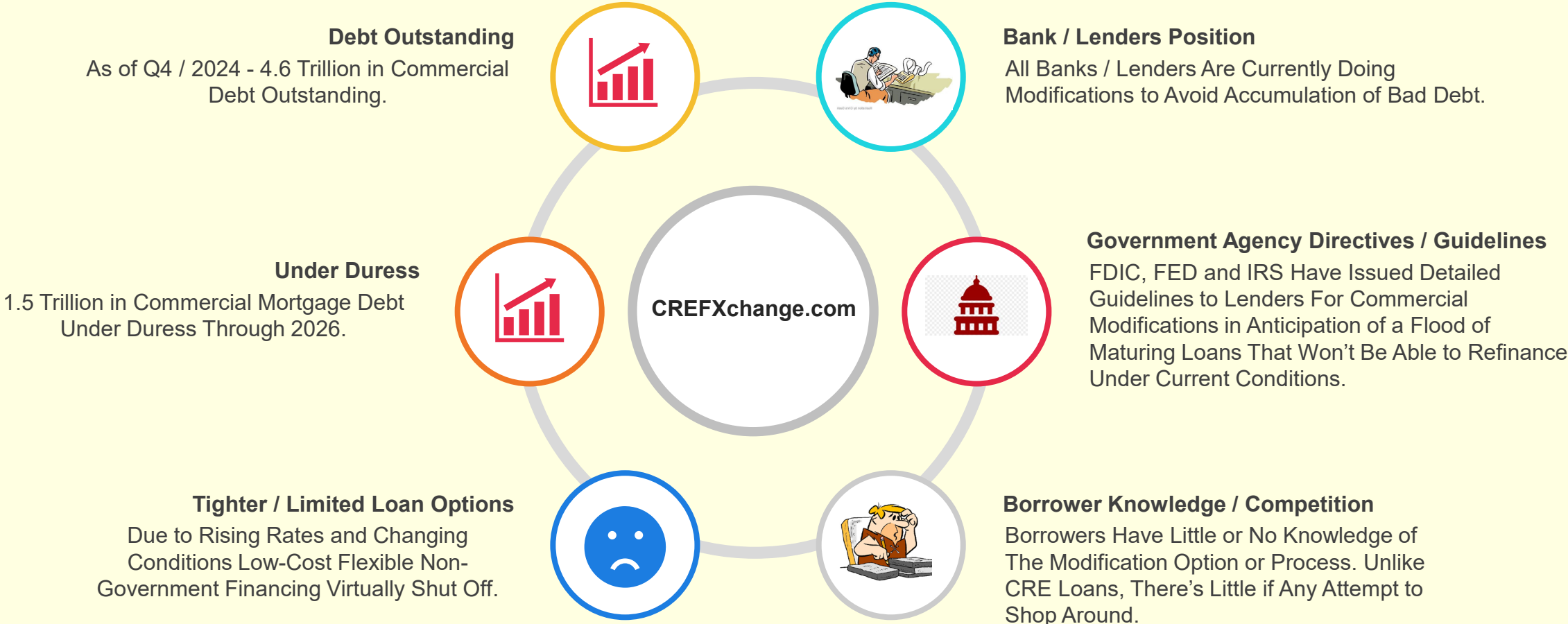
Y o u r S e c o n d R e v e n u e S t r e a m

Earn Huge Commissions Helping Distressed CRE Borrowers
AND... GET PAID UP FRONT!

With 4.6 Trillion in Commercial Mortgage Debt Outstanding and 1.5 Trillion of That Expected to Be Under Duress Through 2025-26 There is a Unique Opportunity to Earn Big While Helping CRE Borrowers and Lenders.



Commercial Modification Situational Analysis



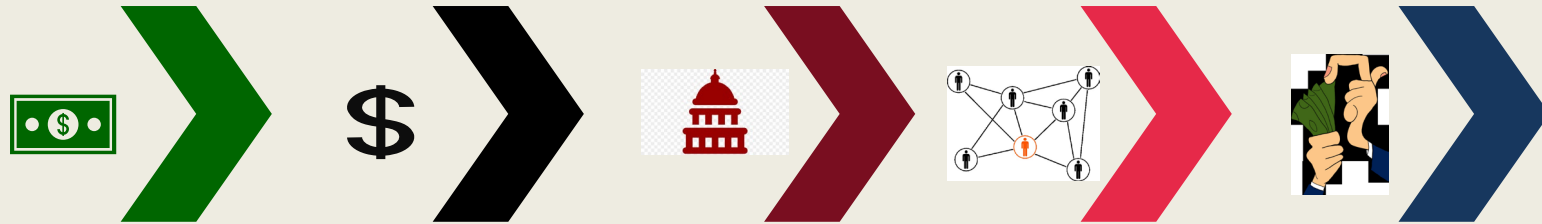
Why Commercial Modification?

Paid Up Front

There is No Closing For a CRE Mod. Therefore...All Fees Are Paid Up Front!

Two Deals vs. One

Every CRE Modification is Worth at Least Two Deals. Modification Being The First and Refinance Later on.



1.5 Trillion Reasons

Over 1.5 Trillion Dollars in Commercial Mortgage Loans Expected to Be Under Duress Through 2026.

No Licensing Needed

No Licensing Required in Any State Other Than AZ.

Immediate Cash Flow

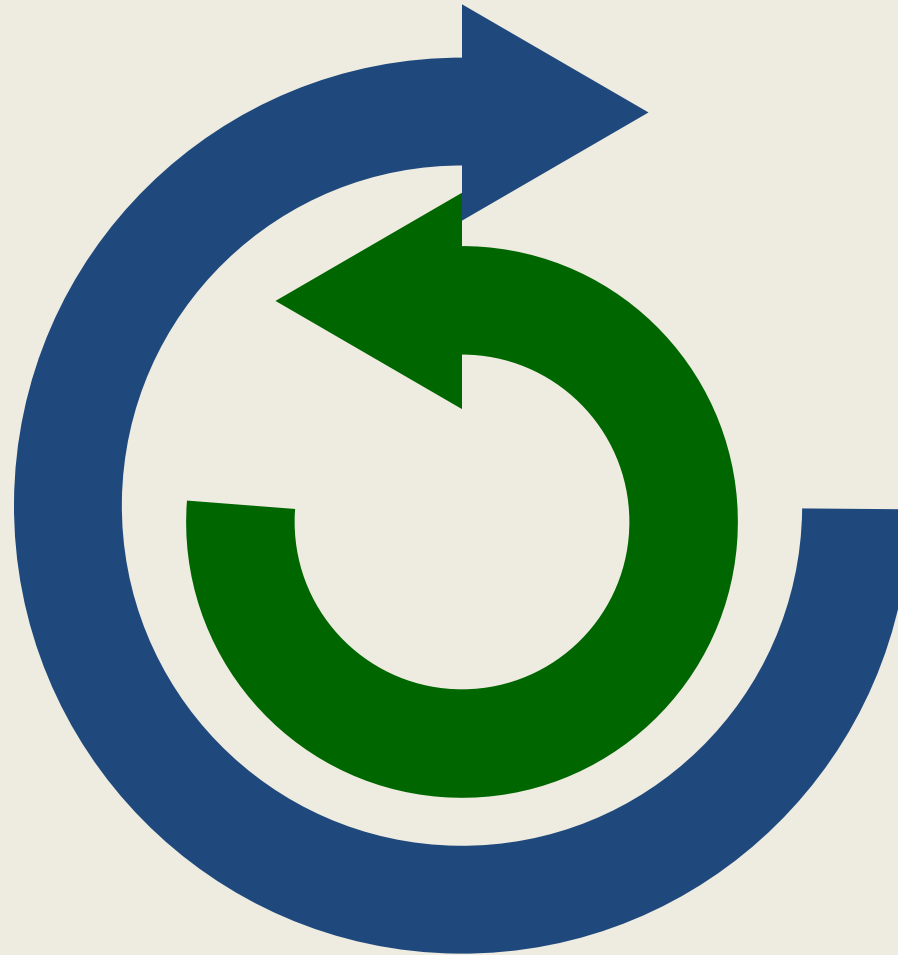
Client Deposits Funds in Your Attorney's Trust Account or Escrow of Your Choosing. You Draw Down Based on 3 Benchmarks. Two of Which Happen Within 1 – 3 Weeks!

Commercial Modification is a Cash Machine!

A Perfect Storm

Not Since 2009 Have The Conditions Been More Perfect to Add Commercial Modifications as a Second Revenue Stream.

- Fed Raised Rates From .5% to 5.5%
- CRE Borrower Payment Amounts Increasing
- Vacancy Increasing Due to COVID / Behavioral Shift
- Office, Retail, Hospitality Most Affected
- FDIC, Fed, IRS Encouraging Mods
- 4.6 Trillion in CRE Debt Outstanding
- 1.5 Trillion Under Duress Through 2026
- All Banks / Lenders Doing Modifications

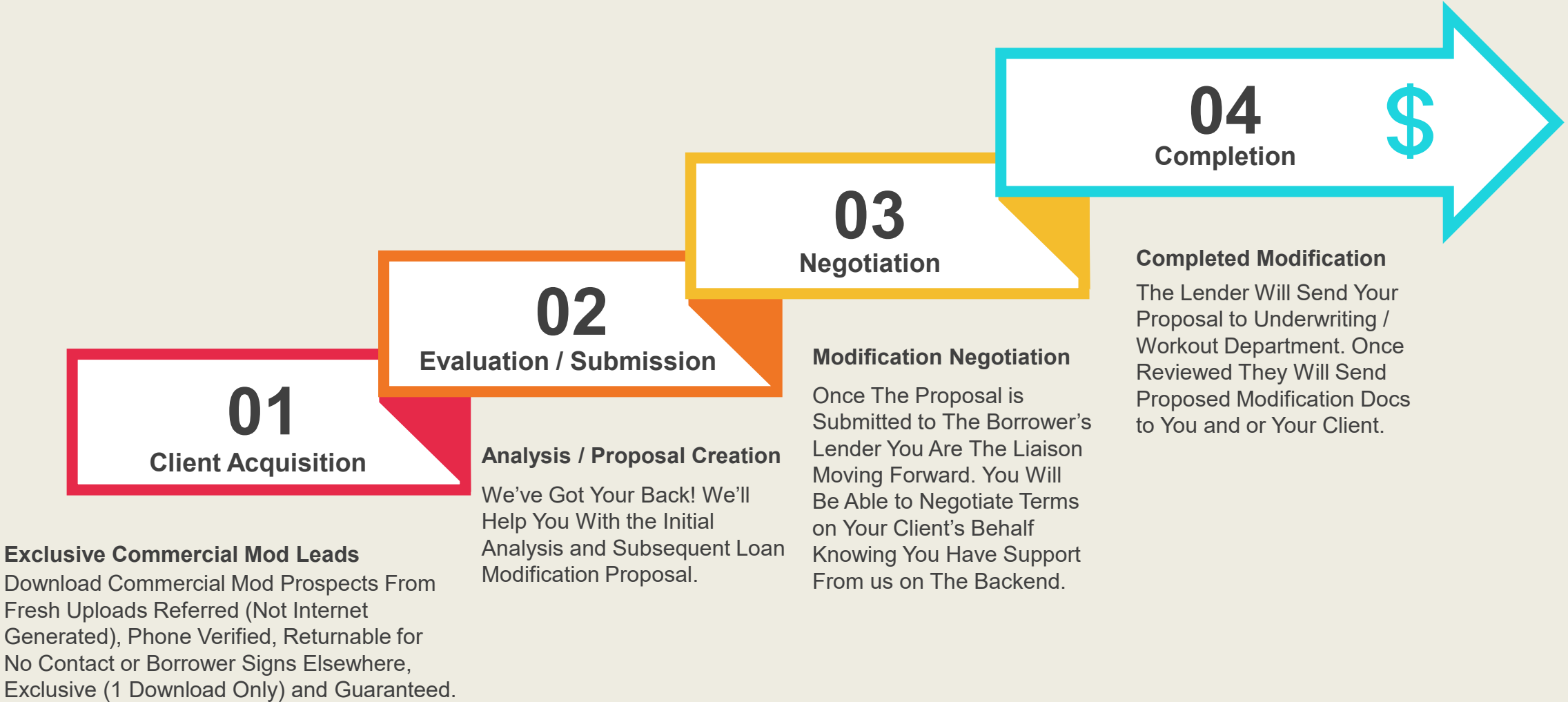


Cash Machine!

Commercial Modification Offers You an Opportunity to Make Big Money Helping Distressed CRE Borrowers While Getting Cash in The Door Quickly.

- Huge Universe of Prospects
- Average Portfolio Loan Commission 34k
- Average CMBS Commission 56k
- Average Closing Ratio = 38%
- Average CRE Borrower Owns Multiple Properties
- Little Competition
- Larger Loan Amounts = Larger Commissions
- CRE Mod Clients Pay Up Front!

Commercial Modification Process



Strategic Advantages



Profitability:

Average Commission for Portfolio Loans is \$34,000. For CMBS It's \$56,000 PAID UP FRONT!



Average Time To First Closed Deal:

Portfolio Loans Typically Complete Inside 30 Days.
CMBS Loans Between 60 to 90 Days.



Licensing:

Do Business in 49 of 50 States. There is NO Licensing Requirement in Any State Other Than AZ.



98% Renewal Rate:

With an Average ROI of 34x, No Wonder There's a 98% Renewal Rate.

CMBS Modification Flow



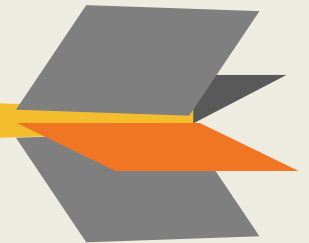
Borrower Receives Modification Offer From Special Servicer With a Window of Time to Accept or Decline.

Special Servicing Receives Request and Sends to Underwriting for Analysis for a Modification Strategy.



Master Servicer Evaluates to See if The Proposal Qualifies For Further Review by Special Servicing.

Modification Proposal Prepared and Submitted to Master Servicer for Review.



100% Turnkey Program

Comprehensive Training:

- * Step by Step Training Guide (PDF)
- * Forms: Intake, Eval, Proposal
- * Sales - Script, Template Emails.
- * Sample Client Agreement
- * Fee Schedule
- * Legal - IRS, FDIC, SEC
- * Excel - Analysis, Proforma

Case Support:

We've got your back!

Each Program Level Comes With Support. We'll Help You Get Deals Done at No Additional Cost.

Depending on Which Program You're In, We'll Help With The Initial Analysis and Subsequent Proposal Creation For Your First 3 to 50 Cases.

Exclusive Referral Leads:

Commercial Modification Leads Referred by Industry Professionals, Phone Verified by and Exclusive.

Depending on Your Program Level You'll Have Access to Anywhere From 55 – 200 Exclusive Referrals to Help You Build Deal Flow and Relationships.

(see program chart next slide for details)



4 Affordable Programs to Choose From

Choose Plan	Level 1	Level 2	Level 3	Level 4
Commercial Leads	55	87	128	200
Exclusive	✓	✓	✓	✓
Return For N/A	✓	✓	✓	✓
Return - Signed Elsewhere	✓	✓	✓	✓
Email to Borrower	Text Email	Custom	Custom	Custom
Closed Deals Guarantee	✗	✓	✓	✓
Directory Listing	✗	✗	✓	✓
Preferred Placement	✗	✗	✗	✓
Outbound Marketing Email	✗	✗	✗	✓
Property Owner DB Access	✗	✗	1,000 Downloads	2,500 Downloads
Live Modification Training	✗	✗	30 Minutes	Up to 2 Hours
Case Support	3 Cases	10 Cases	25 Cases	50 Cases

LET'S GET STARTED!

There are rare times when we are made aware of an opportunity few know of and even fewer take advantage of. Commercial Modification is one of them.

Looking forward through 2026 there will be hundreds of billions in commercial loans under duress.

For those who get in now, establish themselves and treat clients fairly, the opportunity to earn while helping commercial property owners and saving jobs is virtually unlimited.

We look forward to helping you are available if you have further questions.

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