STRATEGIC ALLIANCES

Partnering your way.

A partnership built for real estate leaders who already have loan officers — and want them working somewhere that pays, supports, and documents them properly.

WHO THIS IS BUILT FOR

You run the brokerage. The loan officers are already yours.

THE SITUATION

You have originators in or around your office. Their production runs through somebody else's shop, on somebody else's terms, and you see none of it.

THE USUAL ANSWER

A referral relationship. You send business one direction and hope the service, the pricing and the loyalty come back.

WHAT THIS IS INSTEAD

A documented business-to-business alliance where you choose the structure, see the numbers, and can be compensated for the growth you actually create.

WHY THESE PARTNERSHIPS USUALLY FAIL

You've probably been here before.

UNRELIABLE

Promises made in a meeting that nobody wrote down and nobody kept.

INEQUITABLE

One side carried the cost and the other side carried the upside.

TERMINATED

Ended without warning, usually right after it started working.

STATIC

One rigid arrangement that never adapted as your business changed.

THE ANSWER TO ALL FOUR

Born from one word: truth.

Every structure on the next pages is written down, disclosed, and reconciled to the books. You are shown the production and revenue data of your own alliance — not asked to trust a summary of it.

WHAT YOU'RE PARTNERING WITH

Three pillars. The same three we promise borrowers.

TRANSPARENCY

You always know exactly where you stand

Your alliance's production and revenue are reconciled to real accounting and handed back to you — not reverse-engineered from a spreadsheet somebody keeps privately.

EMPOWERMENT

Real technology that puts you in control

Pricing, program matching, CRM and reporting are written in-house and shipped continuously — not licensed, not white-labelled, not waiting on a vendor's roadmap.

OWNERSHIP

Extreme accountability — we own it with you

A real operations team carries conditions so your originators spend their day originating instead of chasing paper. Licensing, compliance and onboarding are carried for them.

DECISION ONE

What will the business-to-business relationship be?

This is the company-to-company layer: how your brokerage and CLEAR work together. It is separate from, and decided before, anything about individual people.

Ten ways to structure it. Combine as many as fit.

- Lead purchase agreements
- Office desk rentals
- Co-marketing arrangements
- Direct-to-consumer mortgage buyer leads
- Co-event hosting
- Event sponsorships
- Coaching
- Joint mailers
- Dedicated mortgage support staff
- Closing gift contributions
- Your new ideas

If it can be structured compliantly, we will build it. The question we start every one of these conversations with is "how do we find creativity within compliance?"

Every method comes with its own written procedure.

DOCUMENTED

Each alliance method has its own compliance policy and procedure that governs how it is executed. Nothing runs on a handshake.

COMBINABLE

More than one method may be used inside the same relationship, and the mix can change as the partnership grows.

DISCLOSED

Transparent production and revenue data is provided to the strategic ally — that is a term of the arrangement, not a courtesy.

DECISION TWO

What will *your* relationship to us be?

Employment comes with commitment, requirements and accountability. The honest question is not how much you can earn — it's how much you want to take on.

THREE OPTIONS

Pick your level of involvement.

	Option 1 STRATEGIC ALLIANCE ONLY	Option 2 GAP MANAGER	Option 3 BRANCH MANAGER
EMPLOYMENT	Not an employee	Hourly position	Hourly + override
MLO LICENSE	Not required	Not required	Required
COMPLIANCE	None added	Additional	More additional
MEETINGS	None added	Additional	More additional
ACCOUNTABILITY	None added	Additional	More additional
RESPONSIBILITIES	None added	Additional	More additional
COMPENSATION	No salary, no override	Hourly, no override	Hourly and override

IF YOU HAVE LOAN OFFICERS

Most brokers-in-charge belong in Option 3.

You already carry people. Option 3 is the only structure that pays you for carrying them — an hourly position plus a commission override on the branch you lead. It is also the only one that asks you to hold an MLO license and take on real supervisory duty.

Option 1 exists for the broker who wants the alliance and none of the obligation. That's a legitimate answer, and it stays available.

YOU GET

Hourly compensation, a commission override on branch production, and the CLEAR operations and technology stack behind every file.

YOU TAKE ON

An MLO license, added compliance obligations, added meetings, and accountability for the originators under you.

A second income stream — when the model works for you.

Introduce growth opportunities to originators you know. When they're hired and produce, you're compensated on that production. Share your success, and get paid for it.

A published base rate, ten levels, and volume that compounds.

01 **The Max100 Rate** is a baseline compensation rate in basis points, published by the company. Every participant's rate is a fixed percentage of it.

02 **Ten comp levels**, named for their percentage of that base — Comp 10 through MAX100. You start at Comp 10 and climb.

03 **Each level is earned** per $100 million of cumulative qualified volume originated by the loan officers in your downline.

04 **Two tiers.** Volume from originators you recruited directly pays your full rate. Indirect volume pays the difference between your level and theirs — which is why the blended number is lower than the headline, and why the model is sustainable.

05 **Compensation is always** a predetermined fixed percentage multiplied by the total loan amount. Never a function of a loan's terms.

READ THIS PART CAREFULLY

This was built to survive a compliance review.

MLO COMPENSATION RULE

An originator's own personal volume is excluded from their cumulative qualified volume. Nobody is paid through this platform on loans they personally originated.

NO SHADOW ORG CHART

Position in the recruiting platform has no bearing on actual authority in the business. Your real reporting line and your platform position are separate by written term.

FIXED, NOT VARIABLE

Every calculation is a fixed percentage of total loan amount. Compensation never moves with rate, points, or any other term of a transaction.

Any similarity between platform position and real management authority is expressly coincidental and stated as such in the agreement. We put this slide in front of you on purpose — it's the question a good broker-in-charge should ask, and we would rather answer it before you do.

WHAT IT CAN COMPOUND INTO

The ten-year picture.

3

originators added per year, with each person in the network adding one every other year

340

total loan officers in the network by year ten, direct and indirect combined

$5.7B

cumulative qualified volume across that network over the ten years

EMPOWERMENT, MADE SPECIFIC

What your originators plug into on day one.

LOAN ORIGINATION + POINT OF SALE

Our own LOS and borrower-facing POS, written in-house and shipped continuously. One login reaches every system.

CLEAREQUITY

A live read on a homeowner's equity position, so your originators and your agents can see opportunity in a database instead of guessing at it.

PROGRAM MATCHING

A borrower matched to real programs against live pricing in seconds — including down payment assistance most shops never quote.

MARKETING TOOLING

Co-branded materials, campaign assets and reporting built for the agent-and-originator pair, not for one side of it.

Six steps from this conversation to a signed alliance.

01 **This presentation** — an overview of the program, with no obligation attached.

02 **Sign the Strategic Alliance non-disclosure agreement**, so we can show you real numbers.

03 **Complete the Strategic Alliance Transparency (SAT) agreement** — this is where you choose which methods the partnership will use.

04 **Follow the compliance procedure** for each method you selected in the SAT.

05 **Complete the correct Clear.Life Recruiting contract** — employee addendum, or outside contractor.

06 **Onboard**, if the structure you chose includes employment.

MEETING YOUR GOALS

What are your priorities?

What are your goals inside a mortgage partnership — and what involvement, time and energy do you actually want to commit to one? We build the structure around that answer.

One-on-one calls are being set now.