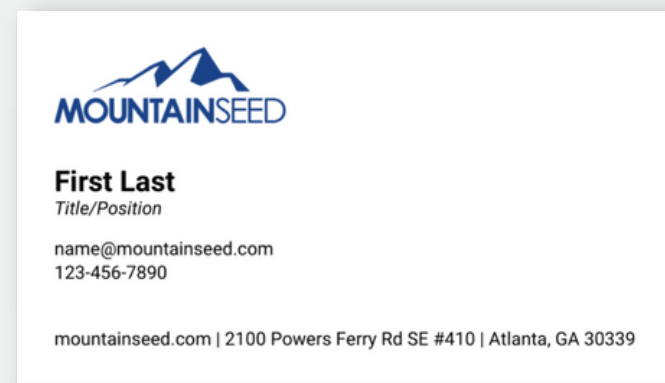
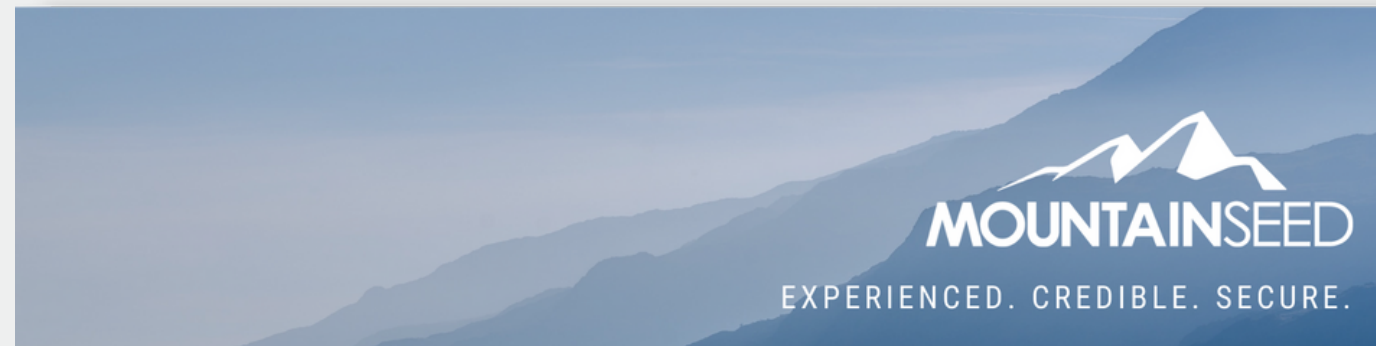


MOUNTAINSEED

MARKETING MATERIALS



MOUNTAINSEED ANALYTICS MARKET INSIGHTS

Accurate, Relevant, Real-Time Data

USER LOG-IN GUIDE

LOG-IN INSTRUCTIONS FOR FIRST-TIME USERS (OR ACCOUNT RESETS)

Step 1: Receive welcome email from:
Mountainseed Support at
support@mountainseedapp.com

Step 2: Create a new username and password

Step 3: Bookmark new site:
<https://auth.mountainseedapp.com>

Notes:
Username should be your email address.

For security purposes, the link will expire in 2 weeks.

Minimum password length is 8 characters and must contain:
• 1 uppercase letter
• 1 lowercase letter
• 1 special character
• 1 number

To reset:
Option 1: Click "Forgot password"
Option 2: Contact Customer Support at support@mountainseedapp.com for password

**QUICK OVERVIEW:
FEATURES & HIGHLIGHTS**

- Homepage / Dashboard

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MOUNTAINSEED

INSURANCE REFERRAL PROGRAM FAQ Fact Sheet

Frequently Asked Questions for Financial Institutions

Who is MountainSeed?

At MountainSeed, our experienced, professional staff members have an average of 30 years of experience in valuations and finance and excel at creating simple solutions for your business. We offer credible, secure services used daily by over 300 banks and credit unions as well as 2,800 financial professionals across the U.S.

What is the MountainSeed Insurance Referral Program?

A turnkey program that provides your financial institution with continual and hassle-free, non-interest income.

Who will MountainSeed use to provide insurance quotes?

MountainSeed has partnerships with multiple agency partners who provide quotes from insurance carriers with excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's. This ensures proper representation, risk transfer process and the quality customer service you have come to expect from MountainSeed.

What are the benefits to enrolling?

Top 4 benefits of MountainSeed's Insurance Referral Program:

1. For property – business protection for a wide range of accidents, threats and losses to belongings and environments
2. For general liability – business protection for liable financial losses such as bodily injury or property damage
3. For customer service – responsive to your questions and proactive to your needs; also includes complimentary coverage reviews
4. For claims – If a claim needs to be filed, we guide you through the process with a carrier that has an outstanding reputation

Why should your institution consider participating?

Top 3 reasons to participate:

1. **Non-Interest Income:** This program can generate substantial revenue that is hassle-free and continual.
2. **Value-Add for Customers:** Your customers can save time with peace of mind knowing that comprehensive and competitive insurance coverage has been crafted for real estate owners and operators by an A+ rated insurance carrier.
3. **Low-Risk Opportunity:** There is no risk nor penalty to you or your customer if the insurance is not purchased.

How does your institution get started?

It's simple to enroll in MountainSeed's Insurance Referral Program. Sign the Referral Agreement and our trusted insurance partners will provide your customers with an insurance quote for a competitive rate policy shortly after an appraisal is ordered. If accepted by your financial institution will start earning a referral fee, and will continue doing so for the life of the policy—all with little to no effort, risk, or commitment on your end.

What type of coverages are available?

- Property
- General Liability
- Umbrella
- Commercial Auto
- Environmental
- Cyber Liability

If your customer has a question about a quote or insurance policy, who should the customer contact?

Please contact Insurance at MountainSeed:
insurance@mountainseed.com

For questions related to referral payments?

Please contact Insurance Sales at MountainSeed:
678-892-6332 or insurance@mountainseed.com

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2100 Powers Ferry Rd. #410
Atlanta, GA 30339

MOUNTAINSEED

MOUNTAINSEED ANALYTICS MARKET INSIGHTS

Leverage insights to support your analyses, comparables and market knowledge.
Your source for accurate, real-time, verifiable CRE data.

WHAT IS MARKET INSIGHTS?

MountainSeed's Market Insights platform is an online dashboard and analytics tool that aggregates real estate data, sourced directly from property appraisals – enabling you to make better assumptions.

HOW IT WORKS

With access to over 350,000 property records and more being added daily, MountainSeed's Analytics national platform provides you with real estate data that is both accurate and timely.

Sourced directly from property appraisals, more than 30 variables are tracked by geography and property type – providing you insights into both large and small markets across the US.

PRODUCT FEATURES

The platform is organized by the following 3 features:

- Market Insights**
Main stage for market fundamentals and trends; search by location, property type, and date. View average cap rates, vacancy rates, rent/sq ft, and sales price.
- Property Search**
Access property-level and transactional sales data with Google Map View & Street View; download property details and run comparison reports.
- Loan Forecast**

MOUNTAINSEED Partnership

CAPITAL MARKET SOLUTIONS INVESTMENT ADVISORY

An investment-grade, short-term investment opportunity

Investment Summary

Investors now have an alternative investment opportunity to either lend against or to purchase investment-grade accounts receivables (AR) from suppliers of various goods and services across various industries. The average tenure of an individual AR is 50 days from purchase. This investment opportunity offers significantly higher returns for investors vs. short-term, investment-grade commercial paper while carrying a similar credit risk.

Investor Structure

Option 1: Loan to an SPE secured by AR. Yields starting at 1.25%. Credit enhancement is possible.

Option 2: Direct purchase of AR through SPE. Yields starting at 1.50%.

In either scenario, investors can directly approve obligors and set credit limits based on their individual tolerances.

Asset is self-liquidating over a short-term investment horizon.

Investment Comparison Table

The table below compares the net yield between commercial paper and AR. The yield for AA Non-Financial and A2/P2 Non-Financial Commercial Paper is shown as a monthly average. The yield for a 50-Day AR Loan and AR Direct Purchase is shown as a fixed rate.

NET YIELD (%)	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22
50-Day AA Non-Financial	0.20	0.32	0.29	0.50	0.84
50-Day A2/P2 Non-Financial	0.56	0.10	0.11	0.25	0.49
50-Day AR Direct Purchase	1.25	1.25	1.25	1.25	1.25
50-Day AR Loan	1.00	1.00	1.00	1.00	1.00

Source: Federal Reserve, Data through March 14, 2022.

MountainSeed Partnership

MountainSeed has partnered with a specialized trade finance firm, backed by one of the world's leading private multi-asset alternative investment firms, to bring this alternative investment opportunity to our clients.

The goal is to help financial institutions diversify their investment portfolios and achieve significantly higher yields over comparable risk assets.

Our partner's leadership has been active in the trade finance space for more than 3 decades and has acquired over \$40B in assets during its history. Since its inception in 2020, our partner has purchased over \$450M in accounts receivables with zero credit losses to date.

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Get in Touch
capitalmarkets@mountainseed.com
Schedule an information session to learn more.

MOUNTAINSEED

DIGITAL ASSETS

