

How Technology is Changing Our World

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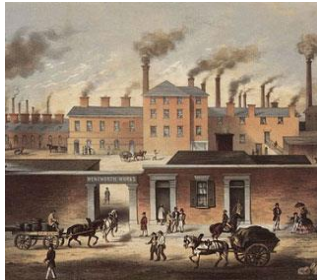
HISTORY OF MANKIND



- Hunter-Gatherers – 200,000 years

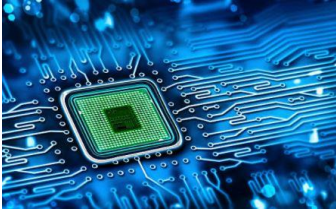


- Agricultural – 12,000 years



- Industrial – 250 years

HISTORY OF MANKIND



- Silicon Chip– 68 years



- Internet – 38 years



- Online Platforms – 31 years

DISRUPTION EXAMPLES



U B E R



NETFLIX



TECHNOLOGY DISRUPTION



- First company to introduce the concept of meeting people online.
- Since then, a multitude of other dating sites have launched (E-harmony, Tinder, etc.)



- Changed consumer shopping behavior with the launch of Amazon Prime.
- Sears, Toys R Us and Sports Authority filed bankruptcy because they didn't adapt to consumer trends.



U B E R

- Introduced ordering a taxi service from an app and enabled consumers to schedule, track, and pay their fares all through their phone.
 - New York Tax Medallion was once worth 1.3 million dollars.
 - Now a medallion is as low as \$100,000.

TECHNOLOGY DISRUPTION



- There used to be a travel agent on every corner that sourced the best rates for travel and hotels.
- Now consumers book their trips directly by using an online search engine, which allows the consumer to compare rates and book their travel plans.

NETFLIX

- Introduced streaming movies and ultimately put Blockbuster out of business.
- Now there are many ways to stream movies, television shows, music and videos.



- Introduced a platform where people can list their home, condo or apartment as a vacation rental.
- This new option for consumers to rent rooms or homes has created a threat to hotels since there is more inventory available and at a reasonable price.
- Previously, lower availability of rooms or big events happening in the area has enabled hotels to increase rates and left consumers with no other option by to pay the high rates.

LOCAL EXAMPLE



- A brick and mortar pet store with more than 1,500 stores.
- PetSmart is still profitable with their retail stores, clinics and grooming services.
- Knowing consumer behaviors are shifting, PetSmart acquired Chewy, the number one online retailer for pet supplies.

COMMERCIAL REAL ESTATE PLATFORMS



A site for consumers and brokers to list properties or see commercial properties available to purchase or lease.



Provides historical data and information about commercial real estate properties.



A site that allows users to buy and sell real estate online.



Online listing platform for buying, listing or leasing commercial real estate.

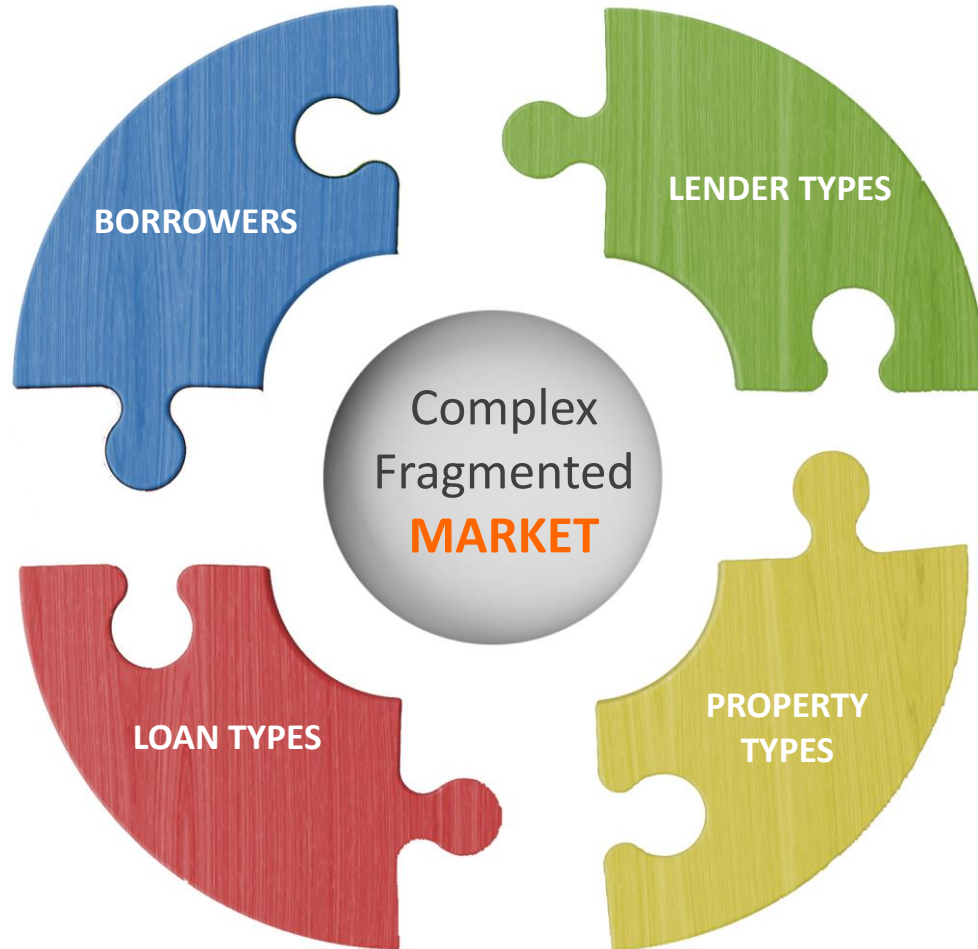


CRM, data management and marketing tools to assist with showcasing properties.



First commercial real estate lending marketplace, connecting borrowers with the right lender and loan program.

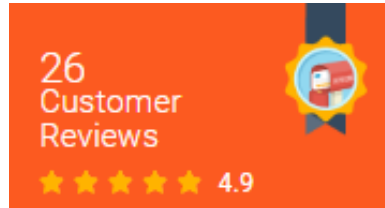
THE MARKET TODAY



BORROWER EXPERIENCE



BORROWER
PURCHASE & REFINANCE



CONCIERGE SERVICE
FROM ORIGATION TO LOAN
CLOSING



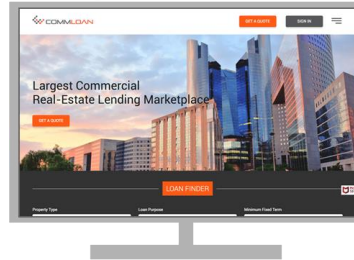
SEARCH ENGINE
USING ALGORITHMS



LENDER EXPERIENCE



**PROPRIETARY LENDER
DATABASE**



LENDER PORTAL



SECURE PLATFORM



CUPID IS USED BY THE TOP LENDERS AND BROKERS



Fannie Mae®




300+ LENDERS



80 PRIVATE LABEL CLIENTS



OUR COMPETITION

	BANK	BROKER	
Number Of Loan Products	3–4	10–15	25,000+
Time To Acquire Loan Quotes	Weeks	Weeks	Minutes
Borrower Effort	Very High	High	Low



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