



REAL ESTATE ONE FAMILY OF COMPANIES

MICHIGAN'S LARGEST REAL ESTATE BROKER

OUR STORY REAL ESTATE ONE FAMILY OF COMPANIES

The Real Estate One Family of Companies is a Michigan-based company and is the largest real estate broker in the state.

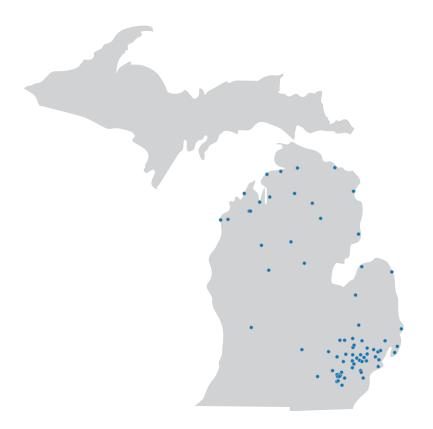
The family of companies is ranked 7th nationally. In its third generation of family ownership, the Real Estate One Family of Companies consists of five real estate brands, Real Estate One, Max Broock, Johnstone & Johnstone, the Charles Reinhart Company and Advantage Realty, as well as a one-stop shop of real estate services including John Adams Mortgage, Capital Title Insurance Agency, Insurance One, Relocation America International, and Rental Management One.

The members of this company-wide family dedicate themselves to the core values of excellence, caring, integrity, teamwork and empowerment. Demonstrating these values to their fullest potential has earned the companies a "Michigan Top Workplaces" title for six years in a row. In 2016, the Real Estate One Family of Companies was ranked as the 6th in Michigan by Top Workplace. Every day is spent striving towards the mission of creating the best real estate experience through its family of services.





Our network of 75 offices and over 2,000 sales associates offer additional ease of service for our clients by bringing buyers and sellers together across the state of Michigan.







Becoming the 7th largest independent broker in the Nation doesn't happen by chance. Below are four reasons why we continuously rank in the top 10 in the U.S.





PROPERTIES SOLD/LEASED

IN SALES VOLUME



UNIQUE VISITS TO OUR WEBSITE





We are the only broker to hold a top position in every Metro Detroit market. We are market leaders in your community and those where your buyers are most likely to come from, bringing more contacts to you.



Ann Arbor Birmingham/Bloomfield Brighton/Livingston County Chesterfield Twp. City of Detroit Clarkston/Waterford Clinton/Macomb Twp./ Fraser Dearborn/Dearborn Heights Dexter/Chelsea Downriver Area Grosse Pointe/St. Clair Shores/Harper Woods Livonia/Redford Milford/South Lyon/Commerce Northwest Michigan/Traverse City Novi/Northville Oxford/Lake Orion Plymouth/Canton Royal Oak Area Saline/Milan/Ypsilanti Sterling Heights/Warren/Shelby Twp. Southfield/Lathrup Village/Oak Park Troy/Rochester West Bloomfield/Farmington Hills



MICHIGAN OVERALL #1





We take pride in being a large company that still feels local. We are number one in the Metro Detroit region (Wayne, Washtenaw, Oakland, Macomb and Livingston counties), a ranking we have held for many years.

FROM CRAIN'S DETROIT BUSINESS 2017 BOOK OF LISTS

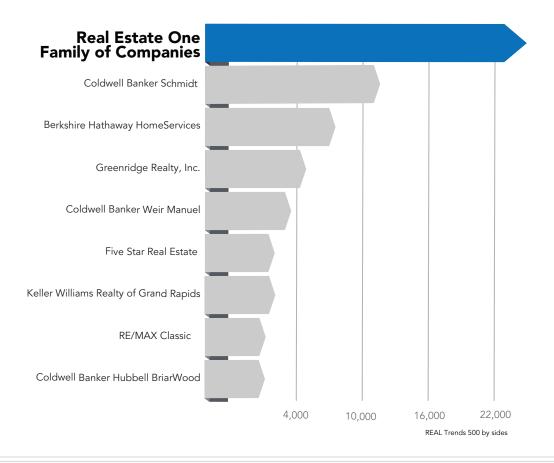
| Rank | Company | Gross Sales (\$000,000) 2015 | Gross Sales (\$000,000) 2014 | No. of residential transactions closed in 2015 | No. of licensed brokers and registered sales representatives | No. of offices |
|------|---|------------------------------------|------------------------------------|--|---|-------------------|
| 1 | Real Estate One Family of Companies | \$4,820.4 | \$4,274.1 | 23,515 | 1,875 | 43 |
| 2 | Coldwell Banker Weir Manuel | 1,120.5 | 1,086.9 | 4,847 | 424 | 12 |
| 3 | Re/Max Classic | 716.6 | 751.3 | 3,756 | 161 | 5 |
| 4 | Re/Max Platinum | 696.3 | 534.0 | 3,412 | 327 | 5 |
| 5 | Howard Hanna | 598.5 | 535.4 | 3,399 | 215 | 10 |
| 6 | Century 21 Town & Country | 550.1 | 504.0 | 2,871 | 291 | 7 |
| 7 | Hall & Hunter Realtors | 510.7 | 466.5 | 1,307 | 90 | 1 |
| 8 | Keller Williams Realty Novi/Northville | 472.0 | 357.1 | 2,237 | 235 | 2 |
| 9 | Signature Sotheby's International Realty | 414.4 | 460.5 | 748 | 101 | 1 |
| 10 | Real Estate Affiliates Keller Williams WB & Commerce | 381.6 | 325.6 | 1,921 | 305 | 2 |
| 11 | Keller Williams Plymouth/Canton | 371.9 | 301.6 | 2,171 | 258 | 1 |
| 12 | Keller Williams Realty Lakeside | 354.5 | 274.6 | 2,099 | 215 | 1 |

The 2015 Ranking Chart was initially published in the December 2016 Crain's Detroit Business "2017 Book of Lists." Crain's Detroit Business has not published an updated 2016 Ranking.



MICHIGAN'S LARGEST REAL ESTATE BROKERAGE

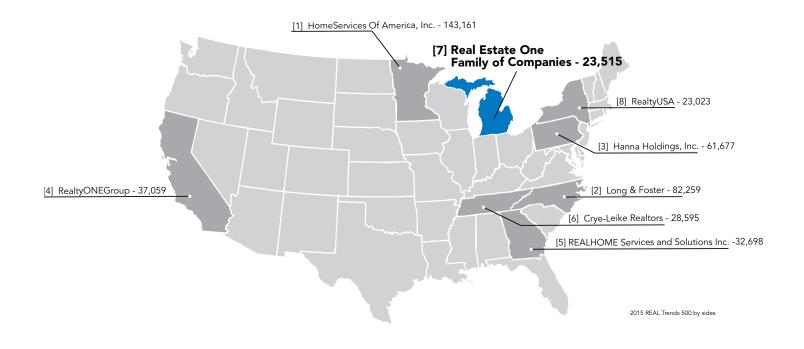
We are the largest real estate firm in Michigan, closing over 10,000 more transactions than our closest competitor.







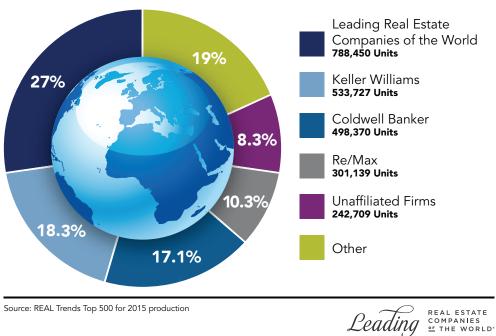
Real Estate One Family of Companies consistently ranks in the top 10 brokers in the Nation and is currently ranked 7th independent broker, as published by *REAL Trends 500* in its ranking of top brokerages in the United States.







We are a member of Leading Real Estate Companies of the World® (LeadingRE). By combining all the independently owned broker affiliates belonging to LeadingRE, this network is larger than any other global franchise network. LeadingRE sells 48% more homes than any competitor among the top 500 U.S. Real Estate firms.



Real

Source: REAL Trends Top 500 for 2015 production



Real Estate One Family of Companies ranks among the nation's most prestigious real estate firms. We accepted our sixth consecutive Top Workplace award and are honored to be ranked 6th in the state.









The Real Estate One Charitable Foundation was launched in 2004. Donations to the Foundation provide an opportunity to give back to our communities where we work and live. The foundation is currently supporting the following charities in which our agents and employees are our biggest contributors.











alzheimer's \mathcal{P} association[•]

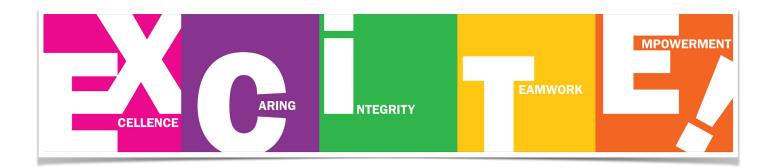
over \$3,000,000 total charitable contributions since 2004













MARKETING YOUR HOME



Each listed property gets its own website with the option of up to 50 photos, floor plans and 360[°] virtual walkthroughs. Our open houses are promoted online at various websites like OpenHouses.com and MoveinMichigan.com.

Schedule An Appointment

Buyers can set their appointments immediately while viewing pictures and a description of your home online 24 hours a day.

Buyer Migration Trend Analysis

Historical seller data about individual home moves is compiled to determine where sellers are most likely to find buyers for their home.

Advertising

Our digital and print advertising reaches buyers across a variety of demographic groups that can be targeted by location.

Market Research

We have extensive knowledge of the real estate market and current market conditions. We integrate data from our internal databases and the Multiple Listing Service to provide you a customized market analysis.

Property Notification System

This program recognizes buyers who have inquired about homes like yours and automatically sends them information alerts about your home. Plus, buyers can receive your property details at any time with any device (smartphone, tablet, computer, etc.).



UNIQUE VIEWS WE MARKET TO THE WORLD

Making the difference in the time it takes to sell and the amount you net. Every sales associates has access to the Multiple Listing Service and can search the same database and show the same homes, but we have an extensive internet network that provides the most marketing exposure for your home.







We equip our clients with unlimited knowledge when it comes to understanding current market trends and forecasts. Everything you need to know to understand your market area (and your competition) is available, whether it's the Market Minute video or a customized report like the Summary Market Chart.



Market Minute Video*

*City data





It's a tech driven world and we have made our online presence as prevalent and accessible as possible. From social media like Facebook and Twitter to agent sites with built-in multiple MLS search engines, we cover all technical outlets. You can even find your sales associate and available properties on the market with our "Michigan Real Estate Search" mobile app.



Personalized Website





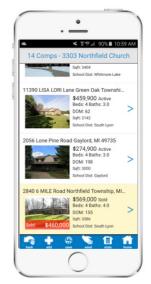
INSTANT ACCESS

We want our services available to you at all times with instant access. Real Estate One's free Michigan Real Estate Search mobile app is available on iTunes and Google Play. With touch-interactive drawing maps, full property details, lifestyle search and more, you will never be left guessing about a home's status again.



Cancel Save Search Done NAME & ASDION SEARCH Name this Search Centered on Ann Arbor Assign to Me (Jodi Dines) NOTIFICATIONS Email Listing Changes to Contact Vis Send Notification Alerts to me Vis CC BCC Search our multiple MI S listing

Search our multiple MLS listing database from anywhere within our mobile app



View full scale photos and property descriptions



Use the GPS-enabled interactive drawing map to narrow your options



Michigan Real Estate Search



Our extensive network provides the most marketing exposure for your home, making the difference in the time it takes to sell and the amount you net from the transaction.





Listing Service State's most viewed broker website Largest home marketing budget Innovative buyer financing Social networking

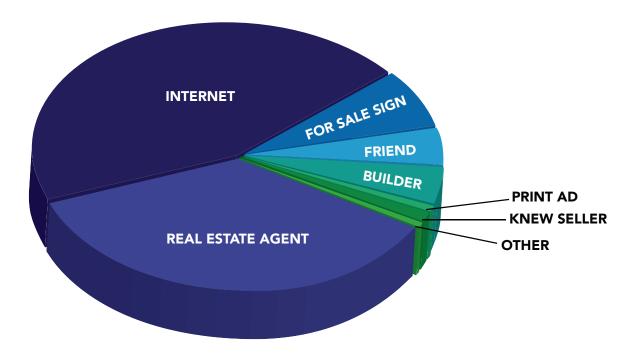
Company-wide open houses Demographic marketing Office network promotion Largest past customer base Recognizable lawn signs Direct mail promotion Mobile app Market research



KNOW YOUR BUYERS FIND THEIR HOMES



A recent survey conducted by the National Association of Realtors confirms why our network of sales associates across the state and our award-winning websites make us Michigan's largest real estate broker.

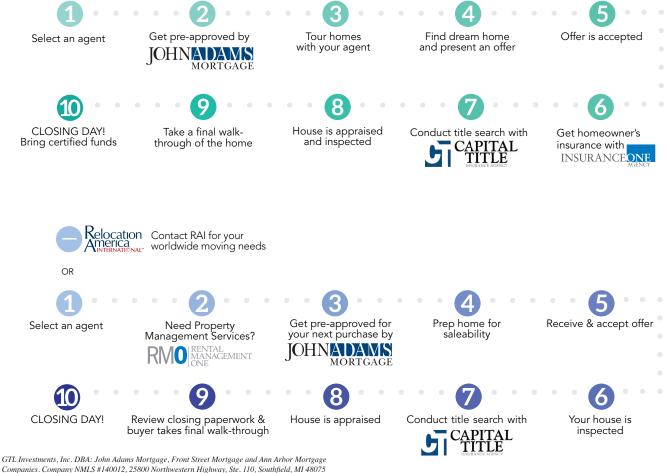


2015 NAR Profile of Home Buyers and Sellers Exhibit 3-9





With the help of our affiliate companies, we are able to provide a faster and more efficient process for your real estate transaction — from the time the sign is put in your yard to well after the closing of your sale.



Companies. Company NMLS #140012, 25800 Northwestern Highway, Ste. 110, Southfield, MI 48075



EQUAL HOUSING

SERVICE PROVIDERS



We are 9th in the country for providing in-house real estate services with the combined sales of John Adams Mortgage Company, Insurance One Agency and Capital Title Insurance Agency.

| Rank | Company | State | Transactions |
|------|--|-------|--------------|
| 1 | NRT LLC | NJ | 244,289 |
| 2 | HomeServices of America Inc. | MN | 193,646 |
| 3 | The Long & Foster Companies, Inc. | VA | 49,204 |
| 4 | Hanna Holdings, Inc. | PA | 46,589 |
| 5 | First Team Real Estate | СА | 22,074 |
| 6 | Allen Tate Companies | NC | 18,124 |
| 7 | Crye-Leike Realtors | TN | 17,784 |
| 8 | Shorewest, Realtors | WI | 13,595 |
| 9 | Real Estate One Family of Companies John Adams Mortgage Company Insurance One Agency Capital Title Insurance Agency | MI | 10,118 |

2016 Real Trends 500



GTL Investments, Inc. DBA: John Adams Mortgage, Front Street Mortgage and Ann Arbor Mortgage Companies. Company NMLS #140012, 25800 Northwestern Highway, Ste. 110, Southfield, MI 48075





NOT EVERYTHING YOU READ ON THE INTERNET IS TRUE



Spencer Rascoff, CEO of the Seattle-based real estate media website, Zillow, sold his home in the city's Madison Park neighborhood for \$1.05 million at the end of February, 40% less than the given Zestimate of \$1.75 million shown on its property page one day later.

The gap between the Zestimate of Rascoff's former property and its sales price has decreased only modestly since then.

Zillow readily acknowledges that Zestimates can be inaccurate, but some consumers can still take them at face value.

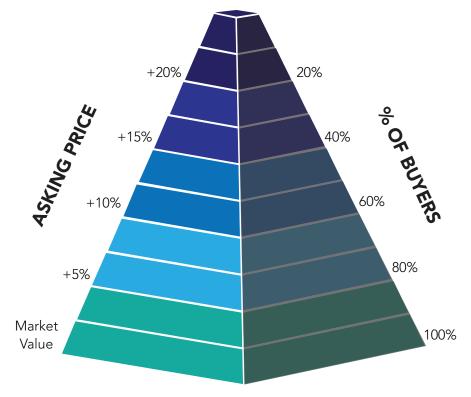
In July, the Zestimate of Rascoff's former property wouldn't have raised the eyebrows of anyone who's familiar with automated valuation models (AVMs). At \$1.388 million, the property's Zestimate was 7.3 percent higher than its listing price of \$1.295 million at the time. Since Zillow only shows revised historical Zestimate data on property pages, the home's property page currently indicates that the property's Zestimate was around \$1.6 million in July 2015, somewhere in the neighborhood of \$200,000 more than the Zestimate that actually appeared on its property page on July 17, 2015.

If Rascoff thought his home was worth its July listing price, the outcome of the sale might have come as a disappointment. But if the success of the transaction were judged by the property's Zestimate, it was a failure.





SETTING THE PRICE



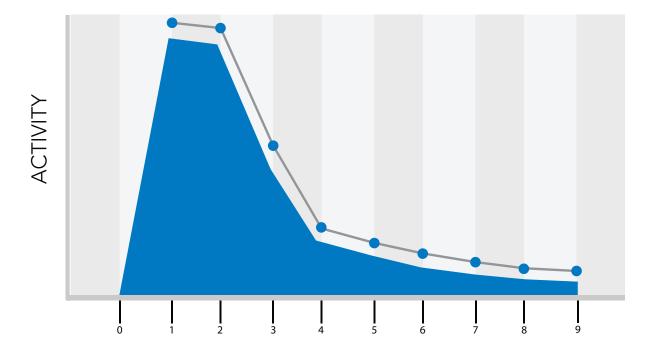
Compare the percentage of buyers (on right) with the market value of the house (on left).

Real Estate One[®]

- Realistic pricing will achieve maximum price in a reasonable time.
- Your profit desire is irrelevant; the market determines the price.
- The cost of improvements are almost always more than the added value.
- Houses that remain on the market for a long time become "market worn" and do not get shown as often.



Your property gets the most attention when it first comes on the market. Be sure the asking price is attractive when both interest level and activity are at their highest.





SETTING THE FEE

The brokerage fee is divided into two parts — the listing fee and the selling fee. The chart below helps you to determine the percentages for the listing and selling brokers.

LISTING COMPENSATION 3-4%

Provide a market analysis

Define the most likely target buyers

Create a marketing plan for your home

Internet marketing distribution

Promote the home to the brokerage community

Target local and metro media promotion Follow up with all property inquiries

Review activity results and adjust marketing plan

Negotiate any offers on your behalf

Manage the closing process and post closing needs

Remain a trusted advisor

SELLING COMPENSATION 3-5%

Help the buyer define their home requirements

Provide home and area information to the buyer

Introduce the buyer to your home

Negotiate on behalf of the buyer

Facilitate the buyer's financing needs Manage the closing process and post

closing needs

Remain a trusted advisor



PREPARING YOUR HOME



EXTERIOR

The condition of your home's exterior is most important when it comes to buyer appeal

- House number should be easy to read
- Lights on timers to ensure house is lit up after sunset
- Eaves, troughs and downspouts in good repair
- \Box Garage/carport clean and tidy
- □ Litter picked up
- Cracked or broken window panes replaced
- $\hfill\square$ Doorbell and door hardware in good repair
- □ Touch-up trim paint on doors, window frames, fascia, etc
- ☐ Mow, edge and weed the lawn frequently until the home is sold
- Overgrown shrubbery should be cut back to show as much of the exterior as possible
- □ A low-cost investment in seasonal flowers or ground cover will add a personal touch
- □ Stucco water stains can be repaired using a mild bleaching agent
- □ Inspect the roof for necessary repairs and any visible broken shingles or tiles
- Fences should be mended and painted

INTERIOR

Warm and welcoming

- Chipped plaster and paint touched up and repaired
- Leaky taps and toilets repaired
- Burned out light bulbs replaced
- □ Squeaky doors oiled
- ☐ Mirrors, fixtures, and taps cleaned and polished
- $\hfill\square$ Seals around tubs and basins in good repair
- $\hfill\square$ Closets and cupboards neat and tidy
- □ All torn screens should be repaired or replaced
- Avoid repainting the entire house unless current colors are very loud or offbeat
- □ White or light pastels are the easiest to work with and they make your rooms look larger
- Countertops neat and polished
- □ Appliances cleaned



SHOWING YOUR HOME



Agents from many real estate firms will want to show your home.

Please make your home as accessible as possible for agent showing appointments. It is suggested to allow a lockbox to be installed on your door, you'll increase your odds for a sale by allowing more qualified buyers to view your home.

- Open all draperies and window shades during daylight hours
- Turn on all lights and replace bulbs with high wattage bulbs where needed
- Open windows one half hour before showing to circulate fresh air
- Open all the doors between rooms to give an inviting feeling
- □ Place fresh flowers on kitchen table and/or in the living room
- □ If possible, bake cookies or bread to add in an inviting aroma
- Bathroom should sparkle with towels folded and toilet lid down
- Replace any items not included in the sale, or tag them appropriately with "to be replaced with..." or "not included" signs

- ☐ Floors cleaned, garbage containers emptied
- Closets and cupboards neat and tidy
- □ Valuable property out of reach, out of sight, or locked away
- Pets absent or contained during showings
- \Box Make beds and have clothes picked up
- □ Fireplace lit in cooler weather
- ☐ Air conditioner turned on in warm weather
- □ Appliances cleaned

