

# Vision

<h2>Core Values</h2>	<ol style="list-style-type: none"> <li><b>1. Be a Self-Starter.</b> Constantly search out opportunities to improve yourself, your team, and the business. Have the courage to identify problems, solve them, or tell someone who can. Take action, take responsibility, and finish it on time.</li> <li><b>2. Be a Team Player.</b> Encourage others and celebrate when they succeed. Be willing to pitch in when someone needs help, prioritizing team results above individual results. We believe MountainSeed will succeed to the extent that we can create healthy, high-performing teams.</li> <li><b>3. Don't be an optimist or a pessimist. Be a patriot.</b> Everything at MountainSeed is not good, and everything is not bad. Passionately seek the greater good for the organization and be brutally honest about what's working and what's not working. MountainSeed isn't loved because it's great. MountainSeed will be great because it's loved.</li> <li><b>4. Do it Right.</b> Be the kind of person who does things right even when no one's watching, even if your boss won't catch it, and even if the client won't notice. No one's perfect but be solid and have integrity.</li> <li><b>5. Be humble.</b> Ask first how you can add value. Humility gets harder the more power you have. Invert the org chart – serve those you lead. At MountainSeed, the best idea wins no matter where it comes from. Be intellectually humble, the kind of person that can change your mind in the face of new information or a different perspective.</li> </ol>
<h2>Core Focus</h2>	<p><b>Purpose:</b> Provide opportunities that help people thrive using their God-given abilities.</p> <p><b>Our Niche:</b> Commercial real estate services</p>
<h2>10-Year Target™</h2>	<p><b>12/31/2030:</b> Be the world leader in real estate.</p>
<h2>3-Year Picture™</h2>	<div> <p><b>Future Date:</b> December 31, 2023</p> <p><b>Revenue (Net):</b> \$25 MM Total</p> <p><b>Profit:</b> 15% EBITDA Margin</p> <p><b>Measurable:</b> 250 Employees</p> <p><b>What does it look like?</b></p> <ol style="list-style-type: none"> <li>1. We are the Best Place to Work</li> <li>2. We are the most technologically innovative commercial real estate company in the country</li> <li>3. MountainSeed is a nationally recognized brand in commercial real estate</li> </ol> </div> <div data-bbox="1133 1373 1479 1646"> </div>

## Marketing Strategy

### Appraisal Management

#### Target Market

- 150MM - 50B depository institutions
- Chief Credit Officer, Senior Credit Officer, Chief Lending Officer, Chief Risk Officer, Senior Risk Officer, Senior Credit Admin
- All states and US Territories
- Minimal dedicated internal commercial review staff compared to CRE loan volume
- Not opposed to outsourcing credit functions
- Interested in finding efficiencies around the credit/lending process
- Interested in turning a fixed expense into variable expense in order to reduce overhead
- Active commercial/portfolio real estate lender

#### Five Uniques

1. World-Class Customer Service
2. Knowledgeable & Experienced Appraisal Staff
3. Fair/Predictable Cost & Reliable Review Time
4. Innovator's Mindset
5. Bank Regulatory Expertise

#### Guarantee

We guarantee that your Financial Institution will never lose a loan based upon our fee. If the fee for MountainSeed's service prohibits you from winning business from your customer, we will adjust our service fee to help you remain competitive, even if we have to waive the entire fee.

### Capital Markets (Financial Institutions)

#### Target Market

- 500MM – 500B depository institutions
- CCO, CLO, Capital Market Syndications Desk
- Financial Institutions in all states and US territories
- With any of these characteristics
  - Have high Loan-to-Deposit ratio
  - Have concentration bucket exposure
  - Have relationship exposure with certain borrowers or guarantors
  - Regularly run up against their house legal lending limit
  - Don't have a large partner network of Bank buyers in place
  - Have distress within their portfolios

### Capital Markets (Loan Origination & Refinance)

#### Target Market

- Commercial borrowers seeking greater than \$3MM loan origination or refinance from a lender
- Commercial borrowers that can provide full information on any debt request
- Commercial borrowers looking to obtain realistic terms on any new debt
- Collateral locations within markets that we can legally act as debt broker (see map)

# Traction

1-Year Plan	<p><b>Future Date:</b> December 31, 2021</p> <p><b>Revenue (Net):</b> \$15 MM</p> <p><b>Profit:</b> 13% EBITDA Margin</p> <p><b>Goals for the Year:</b></p> <ol style="list-style-type: none"><li>1. \$3 MM in MRES revenue</li><li>2. We have a fully built out Leadership Team with RP/RS</li><li>3. We have identified and are developing the next product, and we have a process for rolling out new products</li><li>4. We are marketing and selling a data product</li><li>5. We've researched and identified a prominent, national Best Places to Work award, applied for it, received and digested the feedback, and we have a plan to win by 2023</li></ol>
Rocks	<ol style="list-style-type: none"><li>1. Jeff Jones is up to speed, including role clarity with Product</li><li>2. Staff Utilization, Gross Margin, and Turn Times are consistently in the green</li><li>3. We have selected a 3rd party software development firm or SaaS company for the appraisal management system, and we have entered formal discovery</li><li>4. We've closed 20 MountainSeed Market Analytics clients into 12+ month contracts</li></ol>
Issues	See Trello.