



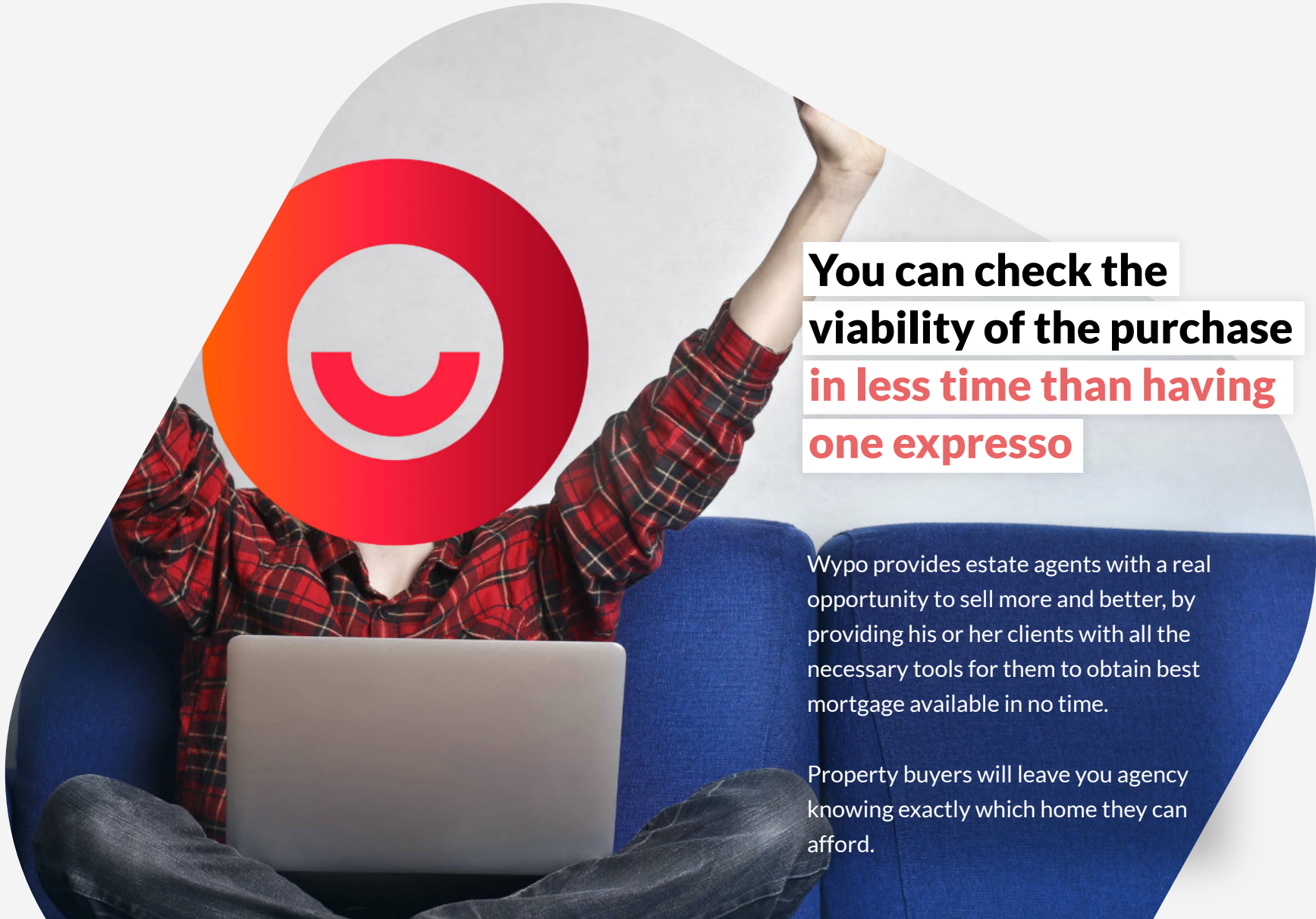
Hi, we are Wypo!
Your trusted Mortgage
Partner

ESTATE AGENCIES PROGRAM



Your partner to help you sell more and better

GOT WYPO

A person wearing a red and black plaid shirt is sitting on a blue sofa, using a laptop. A large, semi-transparent Wypo logo is overlaid on the person's face and upper body. The logo is a red-to-orange gradient circle with a white 'G' shape inside. The person's right arm is raised, touching the top of the logo.

**You can check the
viability of the purchase
in less time than having
one espresso**

Wypo provides estate agents with a real opportunity to sell more and better, by providing his or her clients with all the necessary tools for them to obtain best mortgage available in no time.

Property buyers will leave you agency knowing exactly which home they can afford.

Sell smarter and faster

KNOWING WHAT YOUR CLIENTS CAN AFFORD

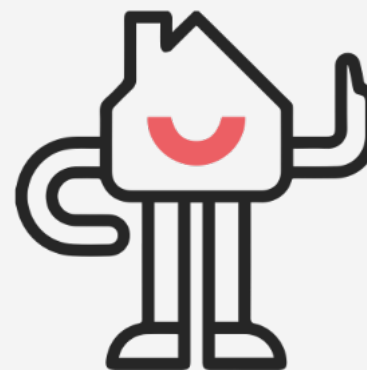
In Wypo we want to help you add value to all the services you provide to your clients, **offering them a unique digital solution for knowing their affordability and available financing**, with the objective of closing the sale in less time than usual.

We are all well aware, how many times a buyer comes trough your door without knowing which home he or she can afford or what financing they might need. As a consequence of this, the client has to make many trips do different banks, one by one, in order to learn about his or her financial situation and affordability, during which time the precious time is lost for the property to be sold and could provoke a disinterest and resentment on behalf of the client.

Immediately provide your client with the affordability analysis and finance availability in a few simple steps, so you can offer him or her the most affordable property available.



Online access trough web or an App

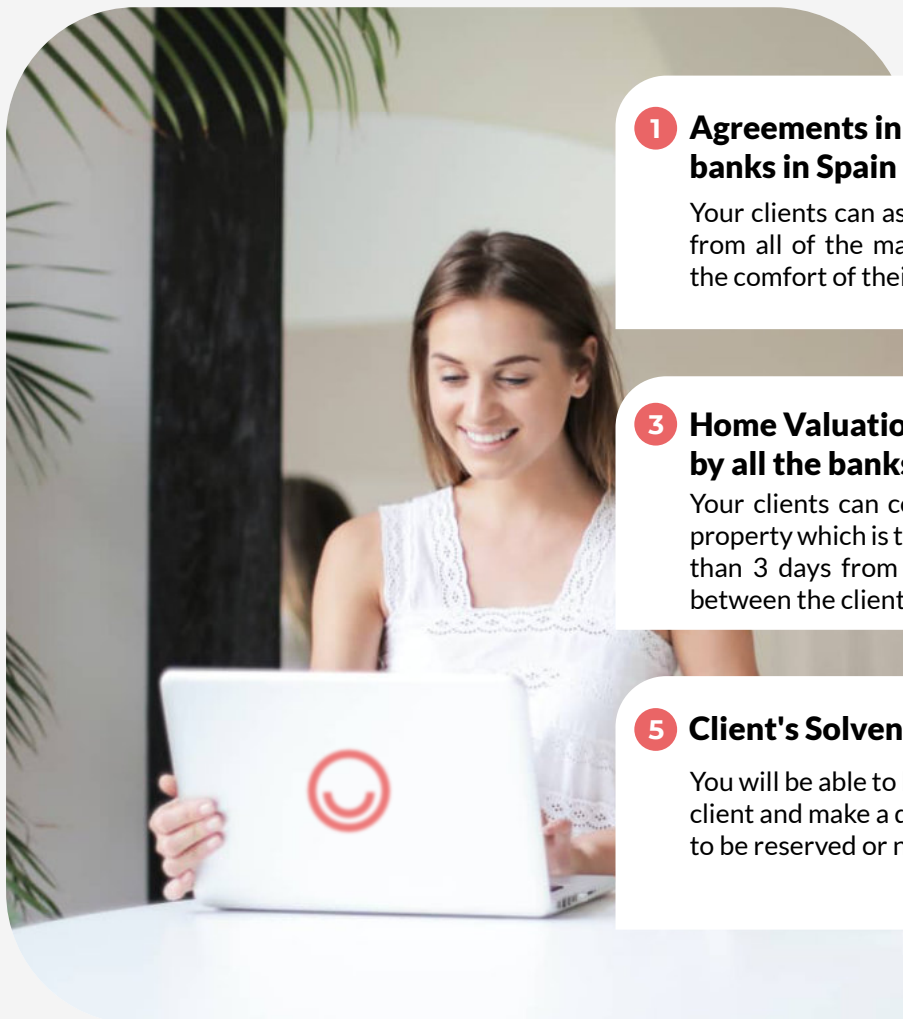


'SELL YOUR PROPERTIES QUICKER BY KNOWING WHAT YOUR CLIENTS CAN AFFORD!'

Advantages for our estate agents partners

Advantages

FOR OUR PARTNERS



1 Agreements in place with major banks in Spain

Your clients can ask for mortgages directly from all of the major banks in Spain from the comfort of their home in record time.

3 Home Valuation Report approved by all the banks in Spain

Your clients can contract Valuation of the property which is to be executed in no more than 3 days from the moment of contact between the client and the valuer.

5 Client's Solvency

You will be able to know the solvency of the client and make a decision if the property is to be reserved or not.

2 Viability of the operation

Wypo technology will permit you and your agents to anticipate if the transaction is viable or not in order to optimize your time and resources.

4 Single point of encounter

In Wypo all of the interested parties (Wypo, clients, banks, estate agencies, valuers) work in the same environment developed by Wypo.

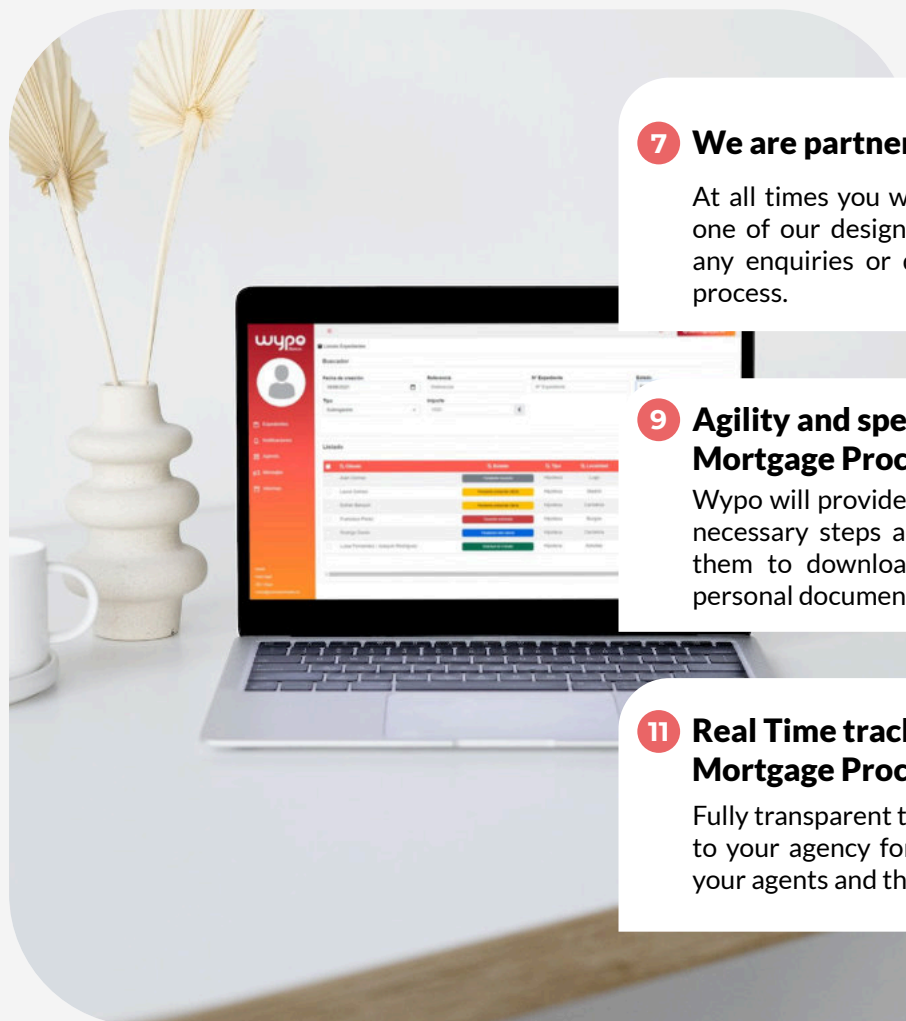
6 Security and supervision

Wypo is supervised and registered with the Bank of Spain



Value added for Estate Agency

ADVANTAGES OF WORKING WITH WYPO



7 We are partners

At all times you will have at your disposal one of our designated agents if you have any enquiries or questions regarding the process.

9 Agility and speed during the Mortgage Process

Wypo will provide your clients with all the necessary steps and links in order to for them to download automatically all the personal documents onto the platforms.

11 Real Time tracking of the entire Mortgage Process

Fully transparent tracking system provided to your agency for each and every one of your agents and their respective clients.

8 Unique CRM at your service

You will have access to a unique CRM system specially designed by Wypo Tech Team where you will be able to observe and control all the operations in progress

10 Agile Scan Technology

Wypo provides OCR Technology for agile document screening and information collection, which drastically speeds up the mortgage process.

12 Centralization

Work with different regions and offices geographically dispersed through a single centralized system.

Why would you work with us?

AS A WYPO'S PARTNER



Increase

Your property sales and revenues



Optimize your agent's time and effort

Offering properties to your solvent clients which they can afford



Your client will obtain mortgage quicker

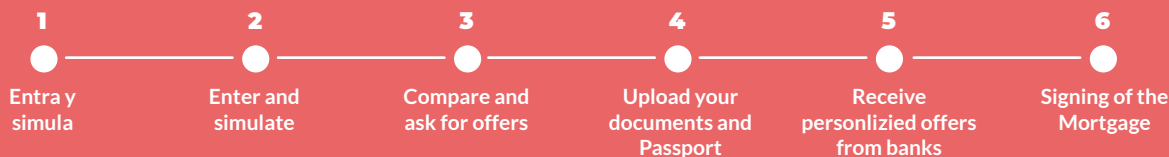
In order to complete the purchase of the property and close the sale



Generate additional income for your agency through the Mortgage Offering

once the mortgage is completed you will receive a % of the fee Wypo receive

Wypo method for: the clients



Advantages for your clients

Intelligent solution

SO YOUR MORTGAGE DOES NOT CHANGE YOUR LIFE

Ask banks for a new mortgage or better the one you already have

Team Wypo will help you with everything you need

No prior finance knowledge required

Upload your documents only once

An send your request for mortgages to banks you select

Same documents used for all of the banks and properties

Schedule calls or video calls with any bank

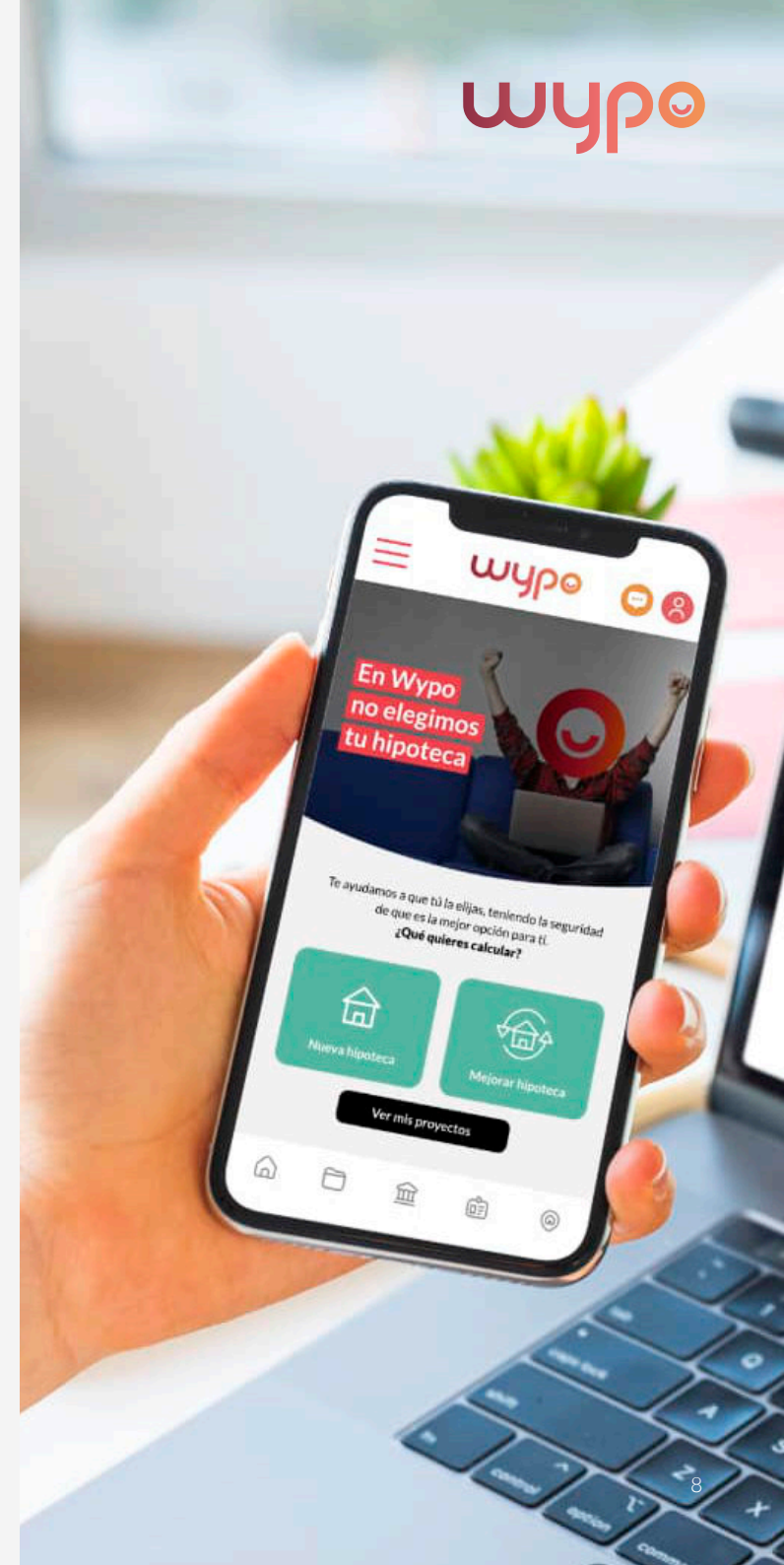
Do not be left with any doubt or questions unanswered

We do the complicated stuff so you can simply ask for mortgage

And if you need it, order valuation report directly trough Wypo

In less than 1 minute you kick off the official valuation of the property

Official Valuation Report approve and validated by the Bank of Spain



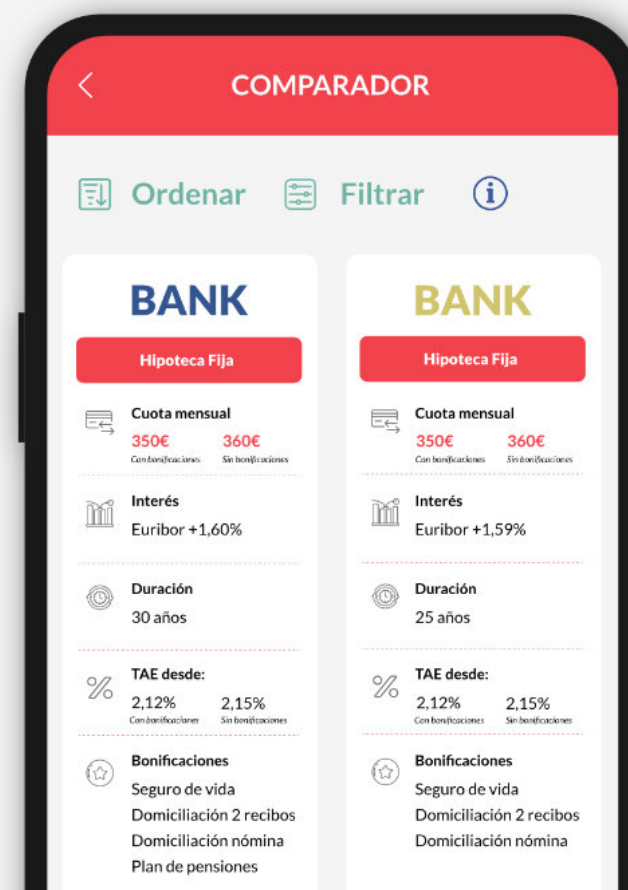
Wypo online mortgage tools

SIMULATOR

Useful for both, the new mortgage calculation as well as for the one you already have.

- ✓ **Calculate securely in seconds**, mortgage monthly payments, as per your personal requirements and situation.
- ✓ You can **perform, record and share** as many simulations as you want with the single login
- ✓ **Discover and compare** mortgages that best adjust to your employment and financial situation.
- ✓ **Select and engage banks** for more details and closing.

*FEEL FREE TO LOOK AROUND AND PLAY WITH
ALL THE OPTIONS AVAILABLE!
DON'T WORRY, YOU WILL NOT BREAK ANYTHING*

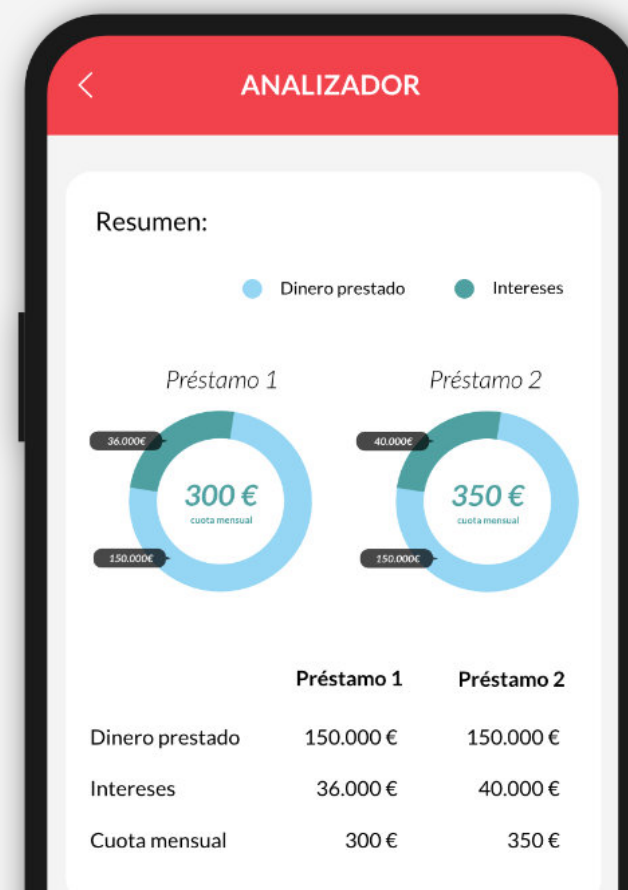


Wypo online mortgage tools

ANALYZER

- ✓ If you have already received bank's offers (even if they are not received through Wypo) **you can analyse and compare them** in order to find out which one best suits your needs.
- ✓ Visualize and understand how your monthly payment will change in relation to the loan amount, term and interest rate. In addition, **you can observe the full amount of interest payment you will have to pay during the life of the loan.** These are key metrics to observe in order to choose the best mortgage for you.

AND THE BEST OF ALL, IF YOU NEED ADDITIONAL HELP, OUR MORTGAGE EXPERTS ARE HERE TO HELP YOU AT ANY TIME



Wypo online mortgage tools

VALUATION

- ✓ Manage and request your Valuation Report **in less than a minute.**
- ✓ In less than 24 hours **Valuation Expert will contact you** in order to start the Valuation Process.
- ✓ Once the Valuation has been conducted, you will receive the **Valuation Report in less than 3 days** in you online Private Wypo Area, in your email box, and your App.

**OUR VALUATION REPORTS ARE ACCEPTED BY ALL
OF THE BANKS IN SPAIN AND VERIFIED AND
APPROVED BY THE BANK OF SPAIN**



Wypo Method

THE NEW UNIQUE MORTGAGE EXPERIENCE

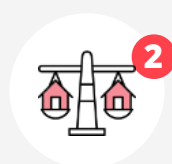
We have created **Wypo Method** in order for you to **select the best mortgage available**, by being in control of the entire mortgage process, from the beginning to the end.



AT YOUR OWN PACE

Freely simulate your mortgage

Conduct simulations for both, your new mortgage or better one than you actually have. Check your monthly mortgage payment, and adjust your term and interest rates to see what suits you best.



DON'T LET OTHERS CHOOSE FOR YOU

Compare different mortgage options available

You will have access to different mortgage options from various banks which best adapt to you. Compare them, and select ones you would like to request an official offer from. The choice is yours.



WE ARE SERIOUS

Request your mortgage and communicate with banks

Yes, we will ask you for your Passport, and the personal documents banks need in order to send you personalized offer, otherwise we would not be serious. We will do so only one time, and after that you can as for as many offers as you see fit. We will also assist you with official translation and other document management in Spain (NIE for example)



NO TIME WASTED

Received personalized mortgages directly from the banks

Banks have 7 days to send you a mortgage offer after all the documents have been obtained. Once documents are received, we will notify you, and if any of the offers is to your liking we will close it in no time!



NO TIME WASTED

Sign your mortgage

We have created Wypo Method for you to choose your new, or better your existing mortgage, and be in control of the process from the beginning to the end, ensuring you obtain the best mortgage available.





WYPO COMMITMENT

Rest assured that your personal data is our most treasured asset. We will have your data safely guarded and never share them with the third party.

Why use Wypo?

INTELLIGENT WAY TO SELECT YOUR MORTGAGE

	 WITH WYPO	 WITHOUT WYPO
Understand how mortgages work	20 min Is the time you need to read our educational material on mortgage finance in Spain.	Hours Blogs, webs, bank visits...
Understand Bank mortgage offers	8 min With our simulator and comparator. We do not compare apples and pears.	Days Bank visits, lengthy web searches, infinite notes taking
Obtain and present all necessary documents	10 min Thanks to our OCR technology, you need to save your documents only once.	20' 30' per bank In best of the cases you will need a scanner or visit a copy shop in order to scan the documents.
Meet with Banks	5 min Is what you will need to schedule a phone call. After the bank's confirmation, you meet with them! That simple!	Hours/days/weeks Lengthy waiting times to be attended, bank availability, your availability...
Choose the offer that is best for you	25min It is easy to compare offers with our comparative tool and Wypo analyser.	1 day You need to dedicate at least 1 day to review all the documents, make conclusions, and select.
Say YES to the Bank and sign	2 min To sign offer acceptance. All the contractual and precontractual documents are safely stored and easily traced on our platform. For your security.	You need to wait in line to be attended in the bank

Partnership Model

What do we ask for you?

PARTNERSHIP MODEL

You will be our Prescriber:

RECOMMEND US TO YOUR CLIENTS

Introduce us to your clients by presenting them with our mortgage flyer in order to generate interest and confidence.



PRESENT YOUR CLIENTS WITH OUR ANALYSER

Check your client's financial situation and capacity in order to optimize your time and offers presented.



REGISTER YOUR CLIENTS WITH WYPO

We only ask you to register them into Wypo with the basic information (email, last name, first name and their mobile number). We will take it from there assisting them during the entire process!






'WE WILL CONNECT YOUR CLIENT WITH THE BANKS, WITHOUT TRAVEL OR LOSS OF TIME!'





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