



FOREWARN®

As face-to-face interaction drives the real estate industry, rarely are properties sold without personal interaction between prospective buyers and selling agents. The continuing expansion of information technology has further empowered buyers to rely less on agent representation of their own. With the ability to easily locate target properties on various online listing services, buyers now regularly contact selling agents directly to make inquiries and schedule property showings. Most real estate agents and brokers may now see between 40%-50% of inquiries coming from unrepresented, unknown, buyers. A listing agent's primary selling effort consists of physically walking each inquiring party through the listed property. Frequently, agents do this unaccompanied, with zero knowledge of the person they are now alone with on the property. Safe? No. Additionally, agents often have no method of testing the veracity of information provided by an individual, including asset or financial information. Efficient? Hardly.

ENTER FOREWARN

THE VALUE OF INSTANT DUE DILIGENCE WITH FOREWARN

Buyer/Prospect due diligence efforts have not been widely used in the real estate industry due to the time and costs traditionally associated with such an exercise. Agents do not have the luxury of waiting days for results when a prospective buyer is seeking to view a property now. Nor can an agent or brokerage allocate the thousands of dollars traditionally needed to research hundreds of inquiries each month. Using only the incoming phone number, FOREWARN can positively identify over 80% of prospective buyers.

- Identify if your prospect has a criminal history.
- Verify current property and vehicle ownership.
- Verify financial risks (bankruptcies/liens).
- Verify additional phone numbers and full address history.
- Agents can properly and safely plan for showings with a higher level of confidence.

Reverse incoming call to verify prospect



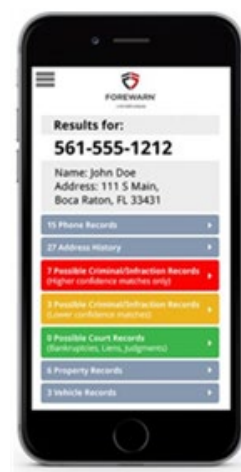
Instantly search for criminal history



Verify past or current bankruptcies



Verify current assets



Forewarn is a CTR member benefit product. There is no additional cost to you however you must follow the steps below to gain access.

This product provides you with the ability to further check into those who are contacting you for showings - to help you confirm that they are who they say they are. You will be able to search by phone number or name and it will provide you with information about their automobiles, the name connected with their phone number, criminal history and foreclosures/bankruptcies. Please note, like any database, there can be errors or it could be incomplete.

Also note this product is exclusively for specific uses - and not to be used for things like generally researching people you know, using for a criminal background check on tenants or for farming listings. Any unauthorized use will result in immediate removal of the product.

Here are the steps to get started:

- 1.** You need to sign in to ctrealtors.com/forewarn - this time stamps when you logged in so we know it was you; you'll need your CTR username/password - if you don't have those, you'll see that they are very easy to retrieve;
- 2.** There is a mandatory video for you to watch that explains the permitted uses of the product, along with what is not permitted;
- 3.** There is an affidavit form you will need to complete acknowledging your understanding and compliance with the rules of use. You also have the ability to consent to CTR's text-messaging program during the sign-up process;
- 4.** When submitted, the notification is transmitted to our Forewarn vendor. Within 2-3 business days you will get a "Welcome" email from Forewarn with a link to sign up with them. You may not forward this link to others. Again, CTR will suspend any user who violates rules with no recourse for reactivation of the product when violating policies.

If someone has had a Forewarn account in the past, they will not get an email as noted; instead, your account will just be reactivated and you should be able to log on using your old credentials.

Your safety is very important to us. We hope this product, along with other safety procedures, assists in keeping you safe in the practice of real estate.