



Zillow[®] GROUP

FEDERAL HOME LOAN BANK OF DES MOINES

Zillow Group is the **LARGEST** audience of renters, buyers and home owners on mobile and web



More than **141 million** unique visitors every month¹



70% of all mobile traffic to the real estate category²



60% of visitors are planning to buy or sell a home in the next 12 months³

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Mocks are for demonstrative purposes only; concepts and design are subject to change.

Zillow Group Mortgages: mainstream and growing



More than **224,000** lender reviews³



More than **45 million** loan information requests through Zillow Group's consumer brands in the past 12 months³



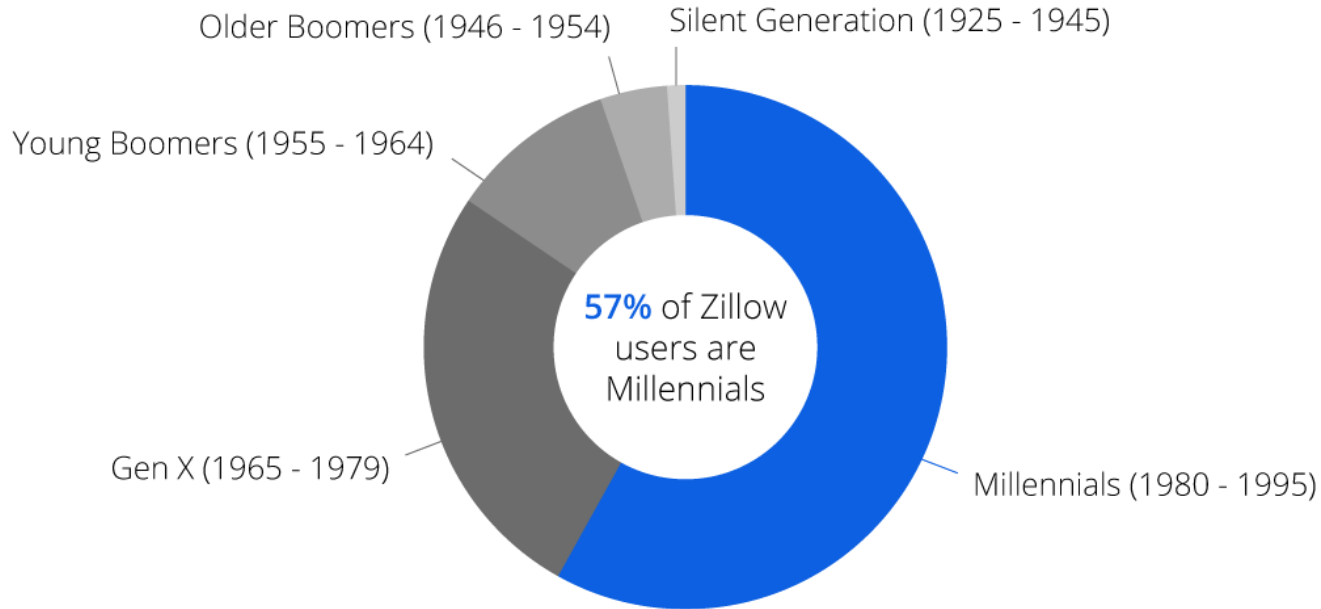
Hundreds of lender advertisers, including leading brands

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A new generation of home buyers

Among Zillow users, Millennials comprise the largest share of home buyers, which is larger than all Baby Boomers combined⁴

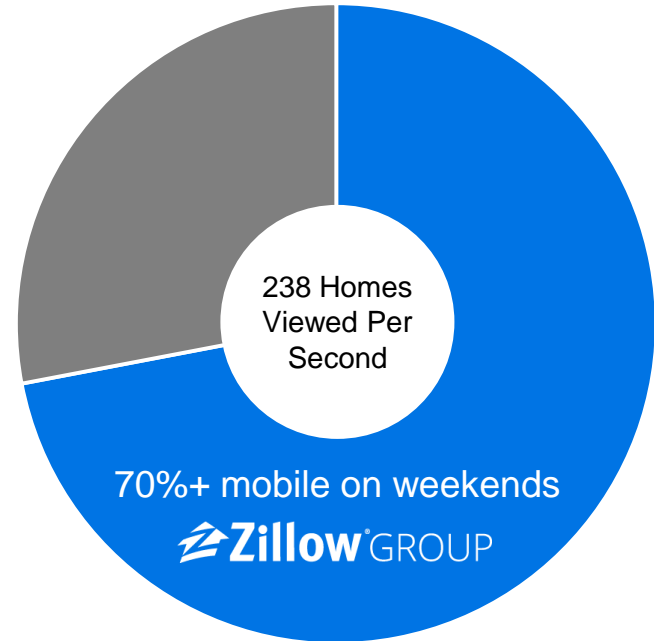
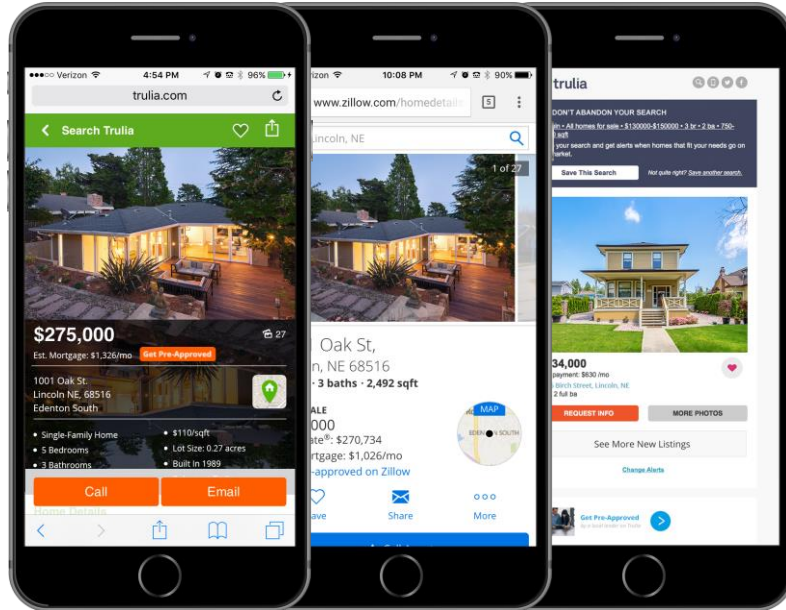


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Mobile is the preferred shopping method

Two-thirds of Zillow Group's traffic is mobile on weekdays, 70%+ on weekends accounting for **238 homes viewed per second**⁵



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Close More Loans with Zillow Group Mortgages

GET NOTICED

- ✓ Build Your Online Reputation
- ✓ Lender Profiles
- ✓ Lender Directory
- ✓ Reviews

Drive awareness with prominent branding, lender info, and reviews throughout desktop & mobile

CLOSE LOANS

- ✓ Zillow Group Long Form
- ✓ Zillow Group Custom Quotes

Receive high-intent, segmented, and quality contacts through tools that empower borrowers to connect with the right lender

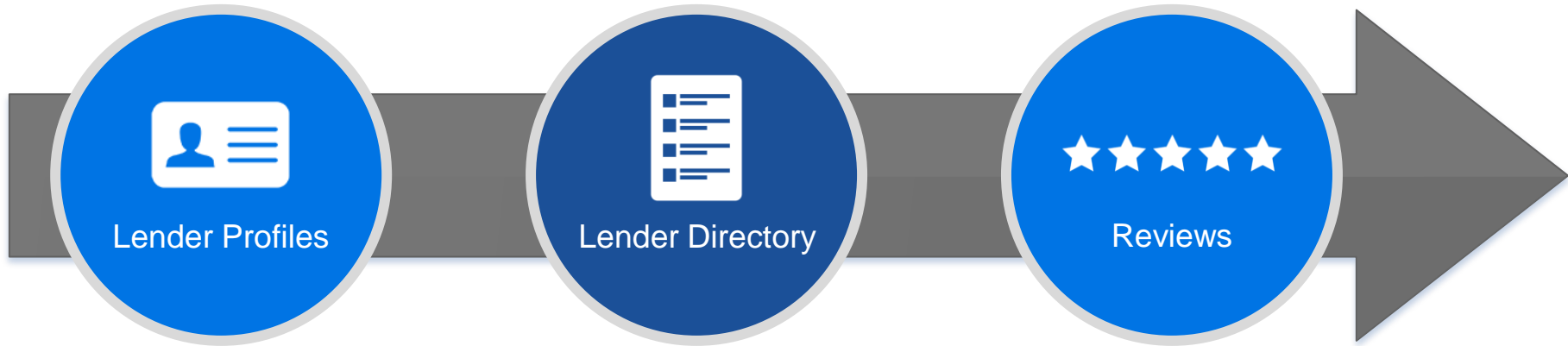
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An aerial photograph of a residential neighborhood, showing a grid of streets and numerous houses. The entire image is overlaid with a semi-transparent blue filter. The text 'BUILD ONLINE BRAND AND REPUTATION' is centered in white, bold, uppercase letters.

BUILD ONLINE BRAND AND REPUTATION

Brand awareness and reputation



Lender Profiles

Connect with a borrower audience for free

Lender Directory

Be where your customers are across mobile and web

Reviews

Build reputation online


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LENDER PROFILES

Lender profiles



Get control over your search and information

Securely manage lender profile information and increase your chances of reaching borrowers you want



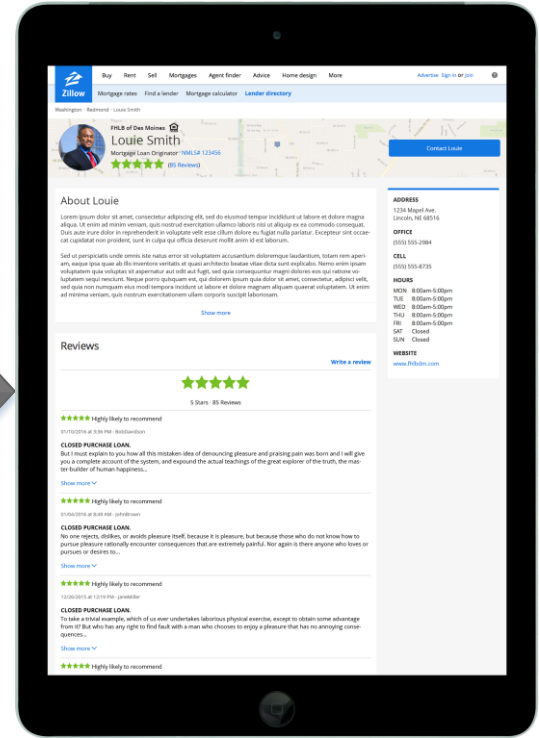
Get noticed by borrowers

Show borrowers what makes you unique and showcase qualifications to determine you're the best fit as a lender



Make it easy for borrowers to contact you

Engage unique audiences and manage your online presence across Zillow and Trulia with a single profile



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LENDER DIRECTORY

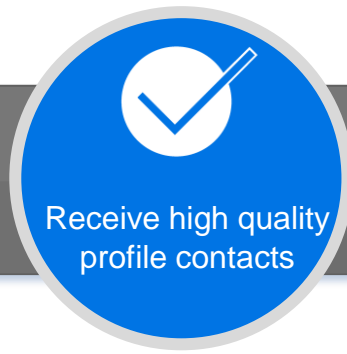
Lender directory



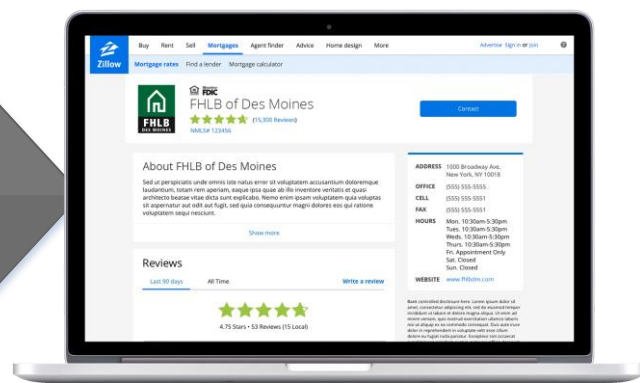
Borrowers search for lenders by relevance, distance, and customer rating



Borrowers view and compare lenders and reviews



Borrowers browse full profile to learn more, and contact lenders directly from profile pages



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REVIEWS

Reviews



Stand out from the competition

Increase borrower's confidence and stand out on Zillow Group and Google search results

Get more contacts

Lender selection algorithm takes into account number of reviews and average star rating

Earn trust and manage online reputation

Solicit reviews from your best customers and respond to every review. A history of positive reviews builds trust

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User reviews are crucial to online success

Consumers trust online reviews more than ever, however those reviews must live on a credible website⁶



92%

Of consumers read
online reviews
(vs 71% in 2010)



80%

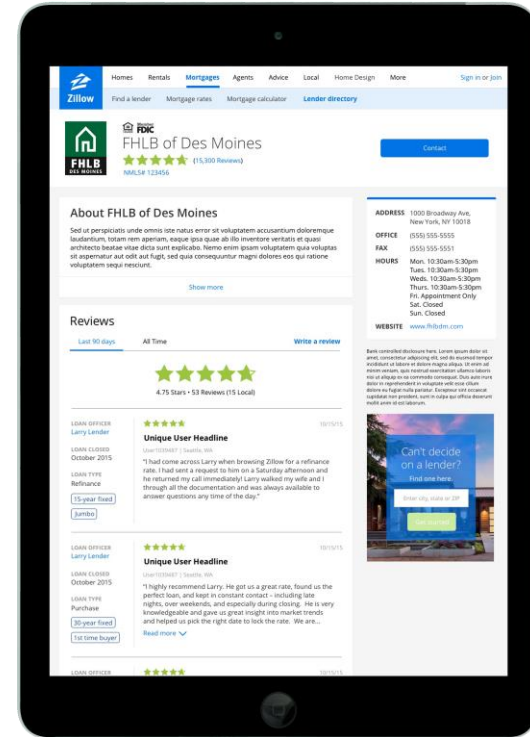
Trust online reviews as much as
a personal recommendation
(vs 63% in 2010)

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Reviews – how it works

- 1 Reviews are created and submitted via the review form
- 2 All submitted reviews are evaluated by our Zillow Group Moderation
- 3 Respond to every review, positive and negative, to show your commitment to delivering excellent service



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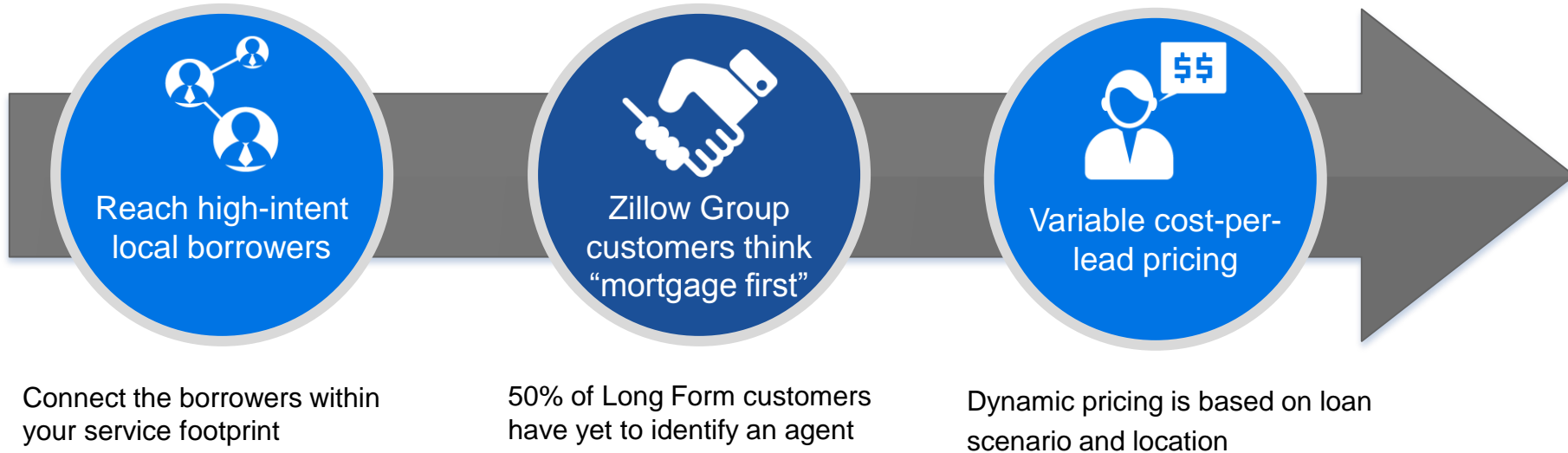
How to close more loans with Zillow!



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LONG FORM

Long Form



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Close more loans with Long Form

1 1:1 match with high-intent borrowers

Borrowers answer 15+ questions to find a local lender

The borrower is matched with 1 local, highly rated loan officer

2 Close more loans

50-60% contact rate¹

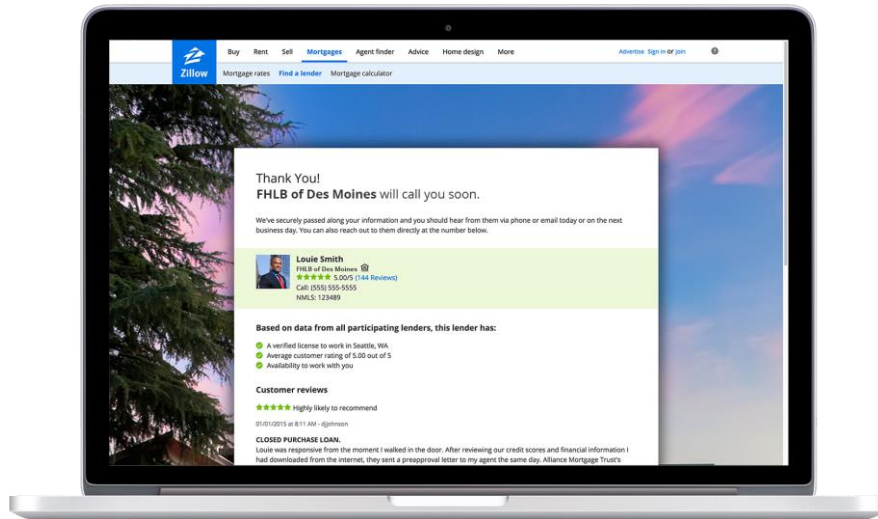
10-20% app rate¹

5-10% closed loan rate¹

3 Long Form customers think “mortgage first”

50% of contacts have yet to identify a real estate agent

20% of contacts have a home to sell



Source: ¹Zillow Group internal customer survey

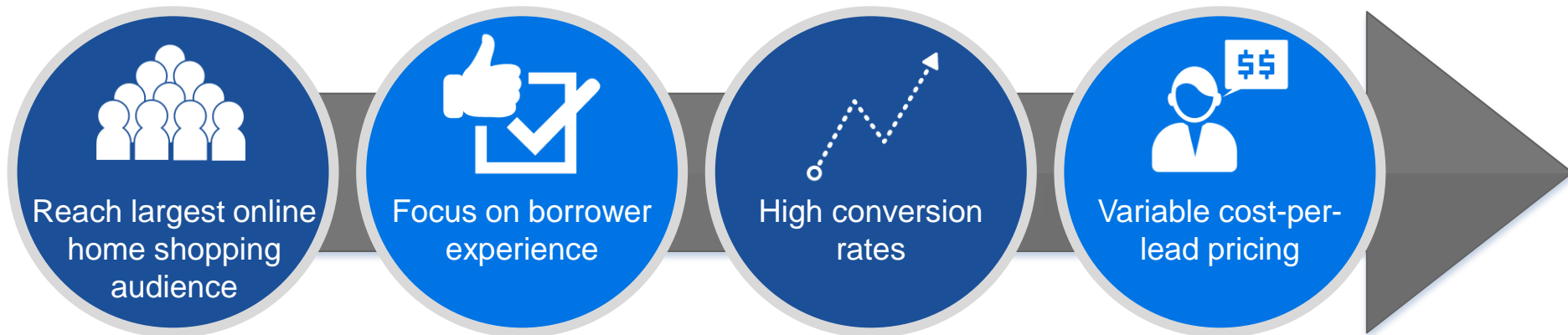
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CUSTOM QUOTES

Custom Quotes



Have your mortgage rates and reviews appear on Zillow, Trulia, HotPads, and Street Easy

Borrowers self select you as the lender they want to engage with based on ratings, reviews, and rates

Sophisticated validation with low funnel purchase and refinance contacts with high intent

Pay only for those who contact you

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Custom quotes – how it works

1 High intent borrowers search for loan quotes and enter details about:

Purchase or refinance

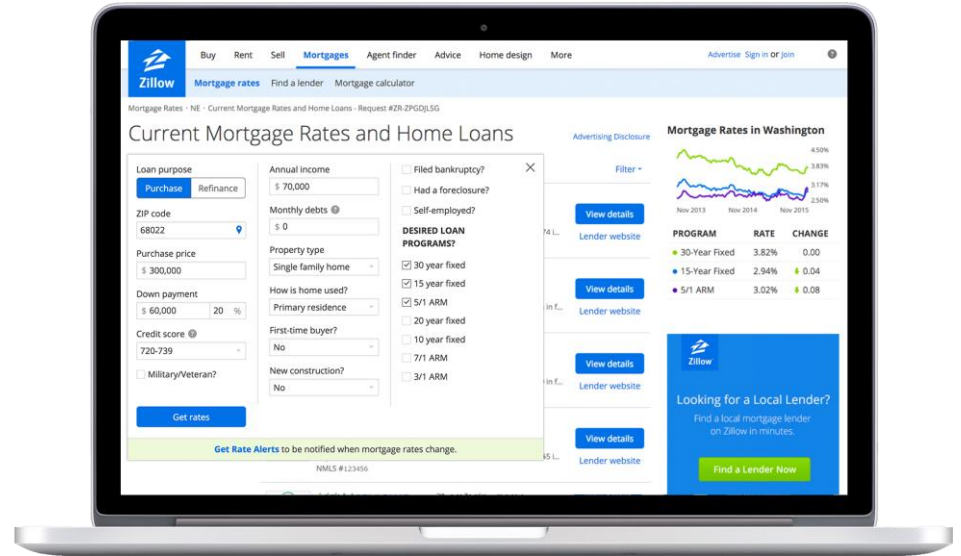
Credit score

Income

Down payment

VA eligibility

And more



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Custom quotes – how it works

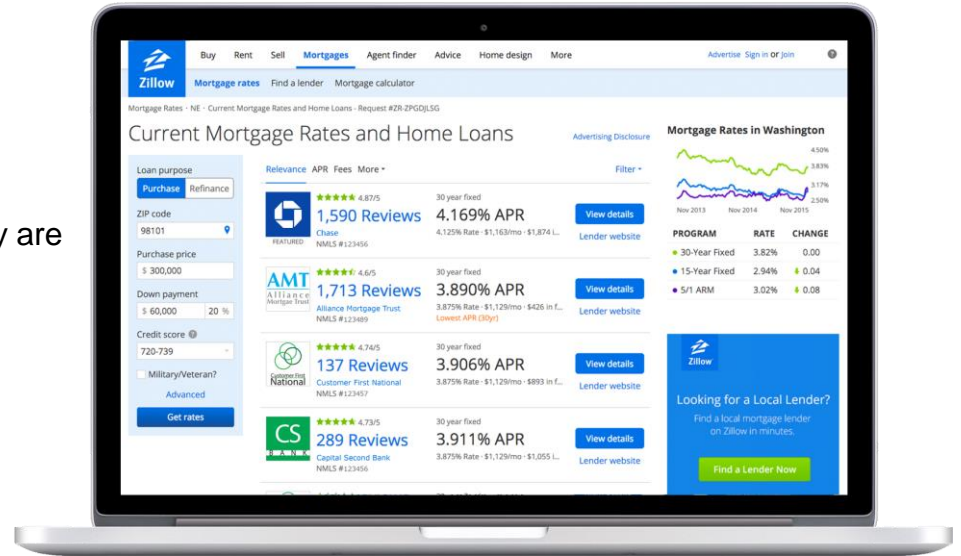
2 Borrowers see results based on their loan parameters:

10 lenders per page

Ranked first by APR

Ranked second by customer reviews

Borrowers contact lenders only for quotes they are interested in



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CURRENT CLIENT TESTIMONIALS

Here's what our customers are saying:



"I have been in the mortgage industry for 17 years... I have worked with leads the entire time... Zillow Long Form are by far the best contacts I have worked with. They are happy when I call/text and e-mail them... Thanks Zillow!"

Steve Vetter
AnnieMac Home Mortgage



"I would highly recommend Zillow's mortgage contacts for anyone looking to grow their mortgage business. We are receiving an excellent return on our advertising investment and are doing so in a very measurable way. The representatives are also extremely helpful in fine tuning our target markets and are easily accessible for changes and questions."

Jason Hostetler
Lightpoint Mortgage Company



"Zillow Long Form mortgage contacts have been a great addition to our consumer direct strategy. The contact rates are high and the conversations are quality. We have seen early success with the platform and are eager to expand our contact flow. It's worth the investment to check it out for yourself!"

Sean Safholm
Gold Star Mortgage Financial Group

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GET STARTED:

Jon Grus – jong@zillow.com

206.757.4774

Appendix

Source:

¹Google Analytics and Omniture, Q3 data, 2015

² comScore Media Metrix Real Estate Category Ranking by Unique Visitors, September 2015, US data

³ Zillow Internal, January 2016

⁴ Zillow Brand Tracker Study, August 2015

⁵ Google Analytics, January 2016

⁶ BrightLocal.com Local Consumer Review Survey 2014,15

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