MARKET READY CONCIERGE
POWERED BY NOTABLE

RealVitalize Transition Overview: Introducing Market Ready Concierge

Market Ready Concierge (powered by Notable)[1] replaced the RealVitalize program on **04-15-2026.**

KEY UPDATES AND BENEFITS

- **Vendor freedom:** We are retiring our relationship with Angi. Sellers can now choose to work with any service provider to do their pre-sale home improvement.
- **More flexible funding*:** Clients can access up to $75,000 (amount based on FICO), not limited by commission amount, with multiple ways to spend the funds (debit card, ACH, or check to vendor)
- **Greater control and transparency:** No third-party project manager or oversight — sellers stay in control

**Eligibility for the Market Ready Concierge program is subject to maximum property list prices, as well as maximum budget or credit amounts. Rules & Exclusions apply. No guarantees or warranty of results are provided. Subject to additional terms and conditions. Interest may apply. All lending decisions are solely within Notable's discretion.*

Please review the comparison table below that highlights the key updates and their benefits with this transition.

	REALVITALIZE	MARKET READY CONCIERGE POWERED BY NOTABLE
Budget	Budget is equivalent to the agent's list-side commission rate, up to a maximum set by the brokerage (typically $20K or $50K).	Home sellers are eligible for up to $75K (amount varies based on FICO). With Market Ready Concierge, the seller's budget is not dependent on agent commission.
Qualifications	• No credit checks or equity checks (soft credit pull) • Seller must not be in bankruptcy, and the home cannot be in forbearance, foreclosure, short sale, etc. • Listing agreement is required.	No credit impact to apply or access funds. A soft credit check is done upon application. Requirements: • 680+ FICO for up to $50k, 780+ FICO for up to $75k • Sufficient equity in the home • List price under $4M • Listing agreement in place • No bankruptcy or forbearance
Application	The agent is responsible for applying on behalf of the seller and managing the initial onboarding period.	The seller applies themselves through the Market Ready Concierge landing page. The agent is notified once an application is submitted to confirm details.

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Cost	No enrollment fees or interest, with nothing due until closing. Angi charges each vendor a per-project fee between 10-15% that is typically passed onto the customer through higher pricing.	The borrower (seller) will see an annual rate between 8.99% - 16.99% based on FICO. This can be between 0.75% - 1.42% monthly interest until they sell their home (reflecting an 8.99% - 16.99% annual rate), plus a $499 origination fee, with nothing due until closing.[2]
Use of funds	The Angi Project Consultant manages the budget and payments to vendors.	Multiple easy disbursement options: card, check, and direct deposit with an invoice submission. All approved borrowers automatically receive a debit card.
Vendor selection	The seller is required to use in-network Angi vendors, or agent-preferred vendors that are onboarded into the system. Vendors are responsible for a 10-15% fee.	The seller can use whichever vendor they want, with no requirements for onboarding or verification as long as the work is related to preparing the home-selling expenses to prep home for sale.
Project management	Angi provides a virtual Project Consultant to support the project process.	The Market Ready Concierge program provides funding through Notable and does not require project management oversight.
Repayment	Seller must pay for work upon earlier of closing, listing no longer being in effect, or 12 months after completion of first job. If settlement proceeds are insufficient to cover the RealVitalize project costs, seller must pay the balance within 15 days after closing. Only pay back what is used.	Repay only what's used when the home sells, or at twelve months - whichever is sooner. If the client cancels their listing, they must also repay what they used.[2] Clients can request extensions at 12 months if they still intend to sell the home (subject to approval).
Risk	For company-owned brokerages, the company assumes risk. For affiliate brokerages, the brokerage assumes risk.	Notable takes on financial risk of the loan.

[1]Rules & Exclusions apply. No guarantees or warranty of results are provided. Subject to additional terms and conditions. Interest may apply. All property enhancement services are provided by the applicable service providers.

[2]Interest applies. Loan funds, interest, and fees are due upon closing of the sale of your seller's home, termination or expiration of your seller's listing agreement, suspension of the loan, loan acceleration or twelve months after loan origination, whichever is sooner. Notwithstanding the Loan Repayment Date in the loan agreement, an origination fee will apply, and interest will continue to accrue until the loan is repaid in full. Subject to the terms of your seller's loan agreement, as well as Notable's terms and conditions (Notablehome.com/terms)