

RealVitalize Transition Overview: Introducing Concierge

Concierge (powered by Notable)¹ is replacing the RealVitalize program on **04-15-2026**.


KEY UPDATES AND BENEFITS

- ✓ **Total vendor freedom:** We are retiring our relationship with Angi, which means agents and sellers can now choose any service or provider – zero network restrictions.
- ✓ **More flexible funding*:** Clients can access up to \$50,000, 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 – agents and sellers stay in control

** Eligibility for the Concierge program is subject to maximum property list prices, as well as maximum budget / credit amounts.*

COMPARISON TABLE

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

| |  REALVITALIZE | 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 \$50K. With Concierge, the seller's budget is not dependent on agent commission. |
| Qualifications | <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 680+ FICO (varies by state) • Sufficient equity in the home • List price under \$4M (varies by state) • 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 Concierge landing page. The agent is notified once an application is submitted to confirm details. |



CONCIERGE

Powered by **Notable**

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 cost to the seller is just ~1% per month in interest fees + \$499 origination fee, with nothing due until closing (8.99-16.99% annually).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 prepaid 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 agent and seller can use whichever vendors they want, with no requirements for onboarding or verification as long as the work is related to preparing the home for sale.

Project management

Angi provides a virtual Project Consultant to support the project process.

The Concierge program provides funding 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.

Clients can request extensions at 12 months if they still intend to sell the home.

Risk

For company-owned brokerages, the company assumes risk. For affiliate brokerages, the brokerage assumes risk.

Notable takes on financial risk of the loan.

¹Rules & 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. The Concierge loan program is provided by Notable, a company engaged through a services agreement with affiliated companies of Compass International Holdings ("CIH"). CIH is the ultimate parent company of the listing brokerage, and of the franchisors who are making the offering available to franchisee members of their networks. Concierge loans are made by either Notable Finance, LLC (NMLS# 1824748), an affiliated lender, or Quorum Federal Credit Union. Notable Finance, LLC loans are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting by Notable. Neither CIH, nor any of its respective franchisees or affiliated companies, is providing loans, or any property enhancement product or service in connection with the Concierge program. Depending on your state of residence, fees or interest may apply.

²Interest applies. Loan funds, interest, and fees are due upon closing of the sale of your home, termination of your listing agreement, loan acceleration or twelve months after origination, whichever is sooner. Subject to the terms and conditions.

Results may vary. Notable Finance, LLC does not guarantee or warranty any results. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting by Notable. Rules and exclusions apply. Subject to terms and conditions (notablefi.com/terms).