



ACH Payment Instructions for Direct Mail and/or Membership Services

ACH INFORMATION:

Business Name: RealEstateInvestor.com, LLC
Address: 696 San Ramon Valley Blvd, Suite 408
Danville, CA 94526
Direct Phone: (925) 297-4059

Bank Name: Bank of America
Address: 620 San Ramon Valley Blvd
Danville, CA 94526

Routing Number: 121000358
Account Number: 325081296754
Account Type: Business Checking
EIN: 87-0750891

PLEASE NOTE:

We always recommend using a credit card/debit card for all payments to RealEstateInvestor.com, LLC (RElvault). Similar to other companies like Amazon, Zappos, iTunes, Click2Mail, etc., we have built our systems to fully automate the direct mail authorization and charging process, as well as any monthly membership subscription fees. We utilize both proprietary and industry standard systems and gateways adhering to data security protocols dealing with credit cards and payments. This was setup for maximum efficiency to reduce the overhead and cost. Our direct mail payment processing is a separate system from our membership subscription billing system.

However, some of our higher volume members have requested to utilize ACH payment processing (to utilize their bank lines of credit, etc.). Due to the nature of our service and the highly manual processes required for us to login to our bank account, search for the transactions and then manually update our mailing systems and billing systems upon each ACH, we do not recommend ACH payment processing and it is not our recommended Best Practice for payments. While ACH is not recommended, we will support our members who have the necessity in their business.

In the event, a member requests ACH Payment Processing, the following are our policies and some important caveats to understand:

- We do NOT send invoices. The administration of ACH payments will be a manual process for the member to manage. Monthly membership fees typically are charged every 30 days vs. a calendar month. Monthly marketing budgets are an imperfect science and complex to administer, especially as members change their budgets from time to time. Our campaigns are based on frequencies (every 30 days, 60 days, 7 days, 21 days, etc.). It's impossible to match a budget to an exact calendar month. Additionally, members may send out "Follow Up Letters" and "1 Click Offers", etc. or may Remove properties owners from the mail. We utilize a Sales & Marketing Plan, however it is not an exact number and an invoice would be nearly impossible to create and would require additional resources that would be at an additional expense. In the event an invoice is required, we can provide a specific quote for the additional time and materials required and would be considered on a case by case basis.
- IMPORTANT: All Direct Mail ACH Payments shall be separate ACH Payment transactions from monthly fees and noted as such. For avoidance of doubt, if a monthly membership fee is \$1,497 and the monthly direct mail budget is \$15,000, the member shall make 2 separate monthly ACH payments. Our finance team must manually check the bank statement and cross reference the payments to accurately update the system.
- Since we do not send invoices, it is recommended to setup separate recurring monthly ACH payments to cover 1) the monthly membership fees; and, 2) the targeted monthly marketing budget. Payment schedules and changes should be discussed and agreed upon in advance. If you are not able to set the recurring payments, tasks will need to be set up by your accounting team to manually initiate the ACH payments on the appropriate dates.
- ACH Payments shall be completed and available in RealEstateInvestor.com, LLC's Bank Account no less than 7 days prior to a payment due or direct mail is to be sent. An email shall be setup by member to AccountsPayable@RealEstateInvestor.com to notify the finance team to watch for and manually process the ACH Payments. The finance team must manually update the direct mail fulfillment system by adding "Mail Credits" into the system for the amount of the ACH and/or update the membership monthly fee billing system to account for the received payment. This is a highly manual step. In the event the ACH payment is less than 7 days or missed by the finance team, any attempted

automated charges may fail and the member will be notified with a “declined credit card” email which could result in frustration, emails and phone calls and possibly delay in direct mail being sent or in service disruption. Having the recurring ACH payments will help ensure there is no lapse in payment, as mail will not go out if there are no available mail credits.

- For Direct Mail Budgets above \$10,000 a month, whereas a member provides the entire monthly budget paid via ACH in advance and arrives in our bank account on or before the 20th of the month prior to the next month, we offer a 3% discount in the form of additional “Mail Credits” that will be added to the members account. For example, if a member’s budget is \$15,000 and they send the ACH which arrives on July 19th covering the entire budget for August, we will add \$450 in additional FREE “Mail Credits” which will be made available in the direct mail fulfillment system. Thus, a total of \$15,450 total additional “Mail Credits” will be made available. NOTE: To receive this discount, an agreement must be made in advance.
- Due to the nature of our service, there are absolutely no refunds on direct mail or future “mail credits”. Any unused “mail credits” shall be used or forfeited in the event of cancelation of service.
- The member may request from time to time the updated current available “mail credits” or the current estimated budget by emailing Support@RElvault.com
- It is recommended that a credit card/debit card be made available to us in the event of a mishap. This could prevent the situation where there are not enough “mail credits” to cover the direct mail run. For example, at the end of a given month, there may be \$2,850 “mail credits” and the current direct mail run requires \$3,700. The process will fail and the member will be emailed. However, the mail will not go out until the ACH has been fully received and processed (upto 7 days from arrival into our bank account).