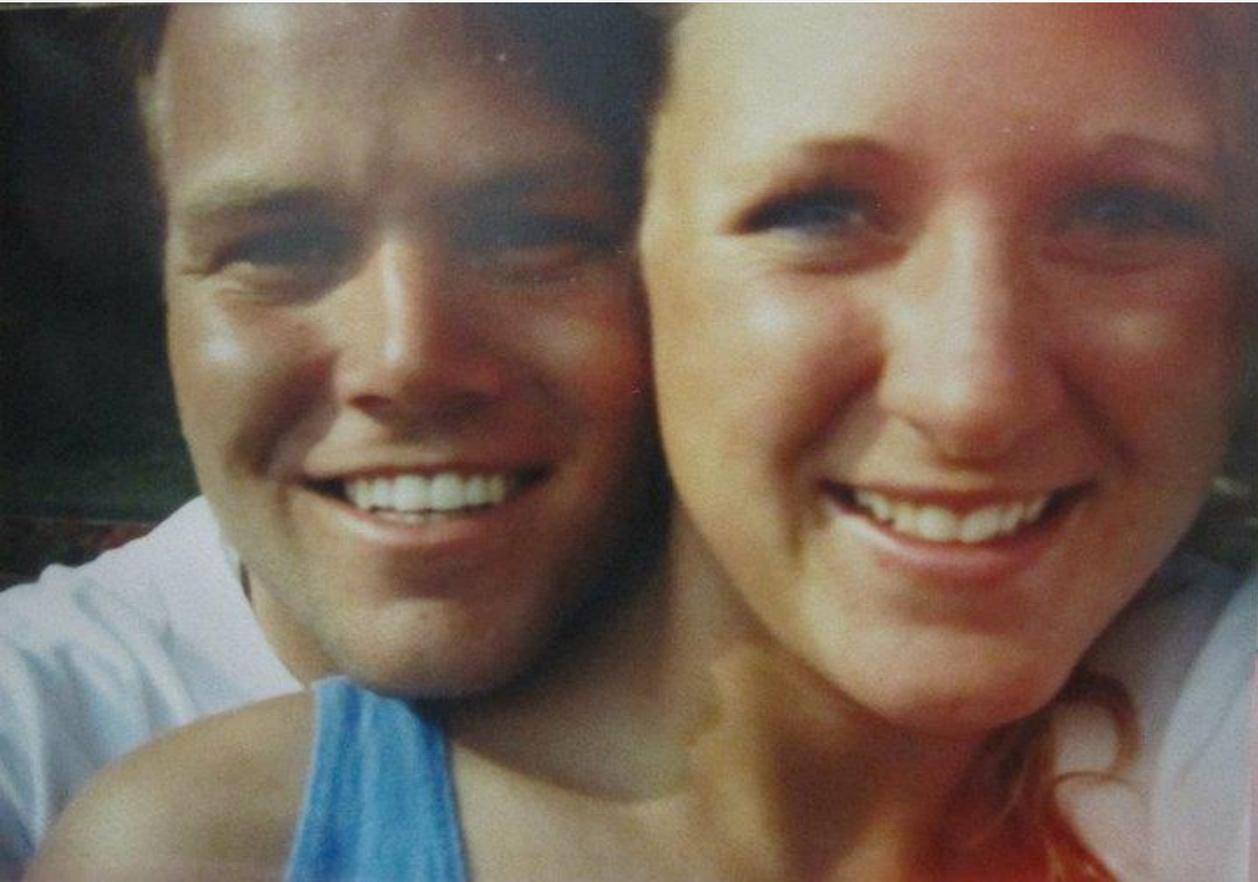




An Introduction to eXp Realty

Then...



Now...





Founder and CEO

- Glenn Sanford had important roles at Internet start-ups before launching a real estate career in 2002.
- In his fourth year in real estate with a major national franchisor, his team closed more than \$60 million in real estate by connecting with consumers online.
- Glenn believed that agents and brokers do the heavy lifting in real estate and deserve benefits of being a shareholder and income based on the level of their contribution.
- In 2009, Glenn founded the first cloud-based brokerage — eXp Realty.



Innovation Is Always Happening

eXp Realty is innovating in the real estate brokerage space



Traditional
real estate brokerages



One Brokerage, Not a Franchise

eXp Realty is one international company changing the industry

Typical Franchise



Costly Overhead
Franchise and Desk Fees



Locally Confined
Smaller Referral Network



Inconsistent Growth Incentives
Minimal Opportunities for Ownership



Limited Technology & Support
Few Tools and Support Resources



Cloud Campus Environment
No Desk Fees and Work From Anywhere



Live Training
50+ Hours Weekly Online Training



Real-time Support
Specialized Support Teams Ready to Help



International Collaboration
Expansive Referral Networks and Education



Powerful Equity Opportunities
Revenue Share and Stock Equity Programs

eXplosive Growth

Agent count exceeds more than 38,000 agents across 50 U.S. states and 7 Canadian provinces

*As of Nov. 5, 2020



eXp continues international expansion,
opens in the United Kingdom, Australia and South Africa!



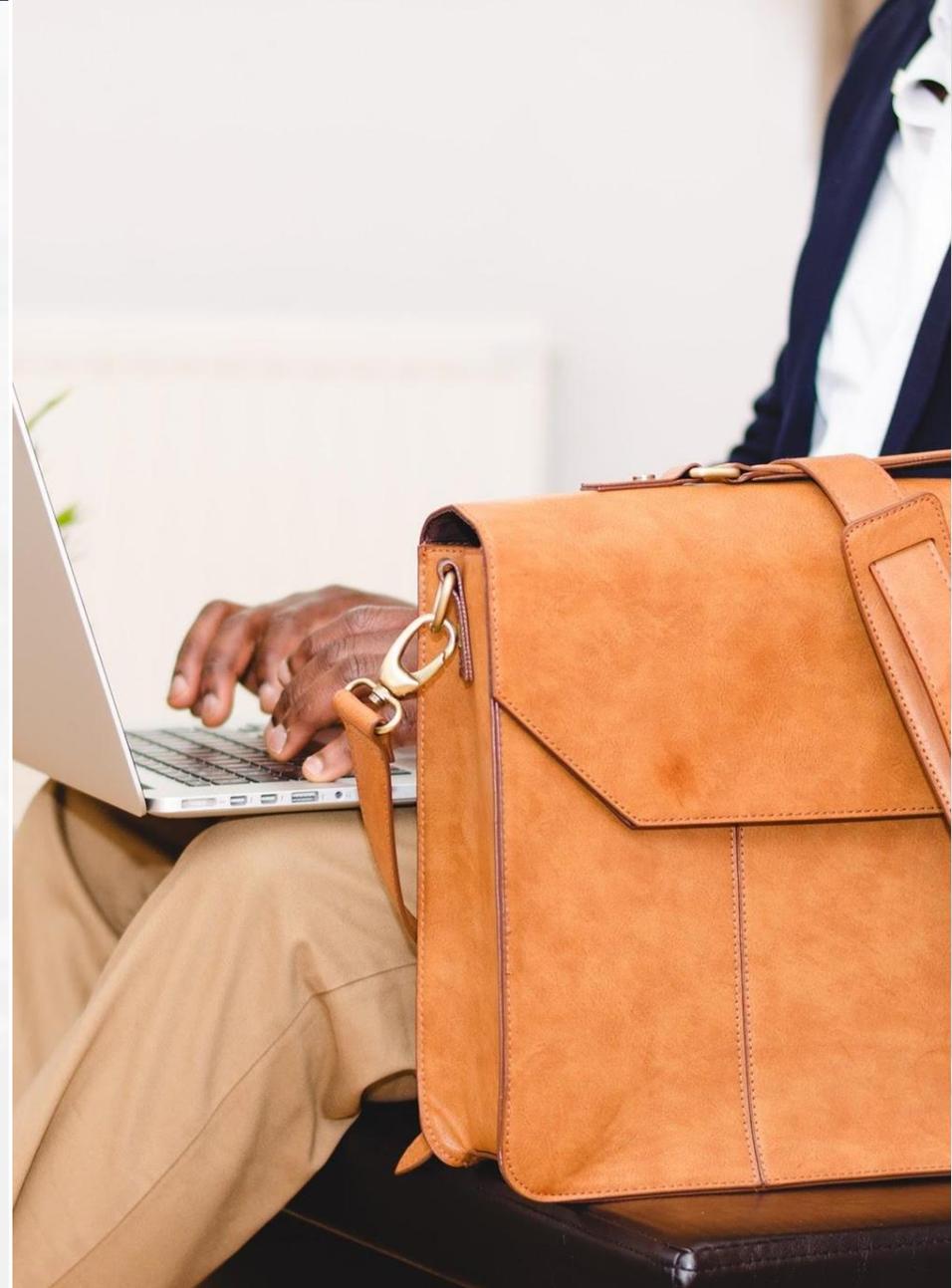
Welcome to Our World

eXp World is the real estate office of the future, but available today. A cloud campus environment where agents can meet and learn together, no matter where they might be located.



Cloud Campus Environment

- No desk fees
- Work from anywhere
- Cut overhead brick-and-mortar costs
- No expensive leases means the company can invest in agent support and technology
- Paperless transactions
- Get instant access to training and support



Our Business Model



Cloud
Campus

Live
Training

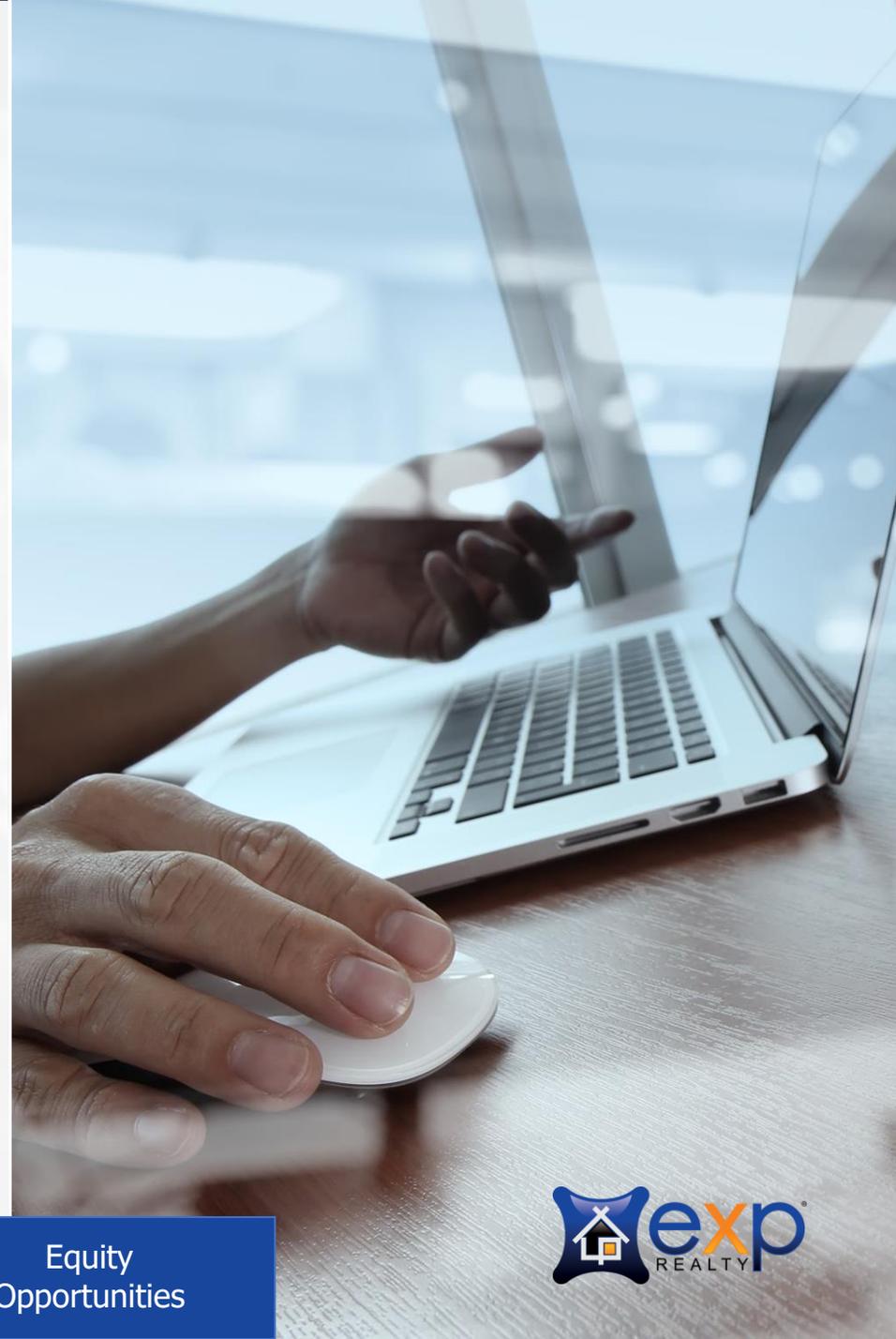
Real-Time
Support

International
Collaboration

Equity
Opportunities

Real-Time Support

- Quick, on-demand support services
- Live support from eXp Realty's agent services, technology and finance experts
- Transaction specialists available wherever an agent or team is located
- Support teams online and available weekdays from 6 a.m. - 5 p.m. PT / 9 a.m. - 8 p.m. ET



Our Business Model

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International Collaboration

- Interact and learn from other top professionals in the company
- Build teams across states and provinces with one nationwide cap
- Host and participate in daily, live online gatherings
- Benefit from a powerful referral network
- Share best practices among peers



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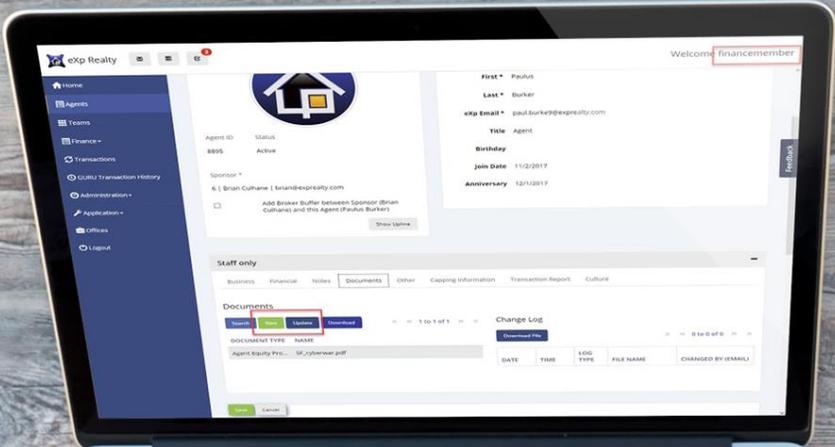
Equity
Opportunities



eXp Solutions

The best tools and services to grow a real estate business

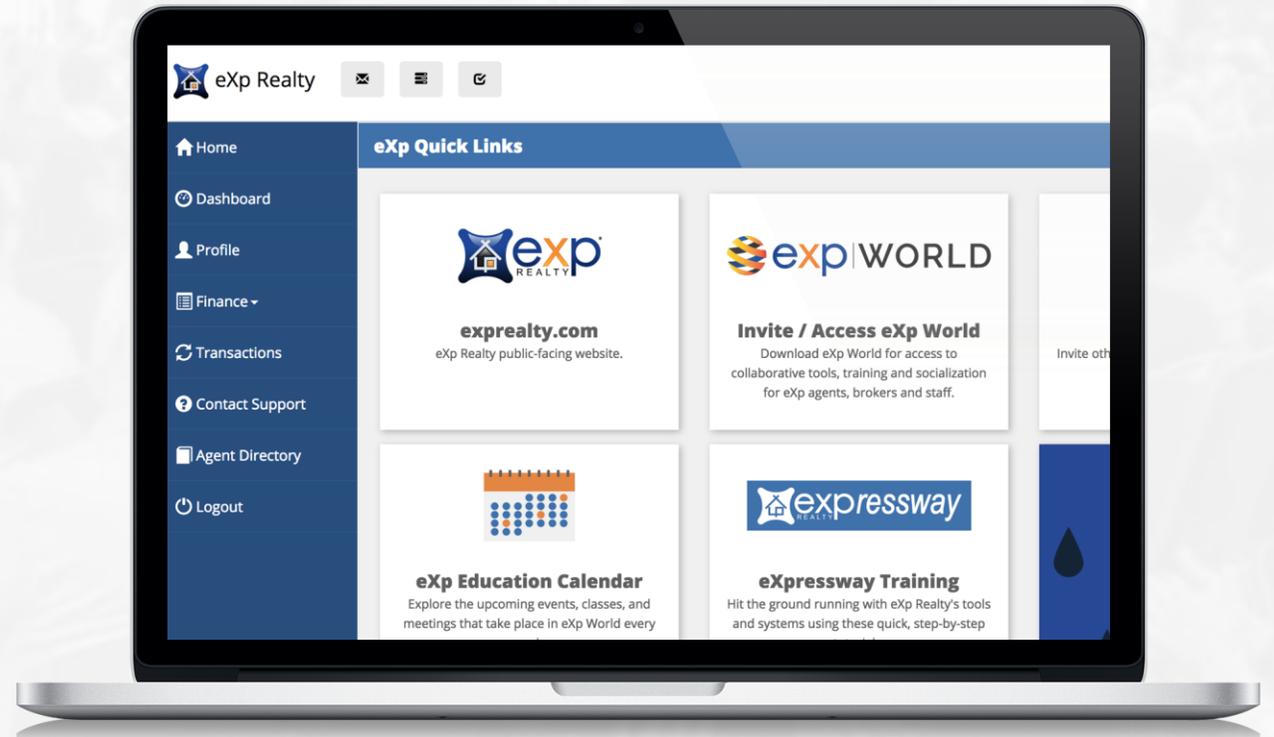
- eXp Enterprise**
Business Intelligence
- SkySlope**
Transaction Management
- Workplace by Facebook**
Private Community
- CRM & Lead Generation**
- Branding & Marketing**



eXp Enterprise

Enterprise gives agents autonomy and greater visibility into metrics and business intelligence that's crucial to their needs.

- View agent details
- See commission and cap status
- Review agent equity awards
- Get real-time performance reports



Agent Solutions



Enterprise

Skyslope

Workplace

CRM &
Lead Gen

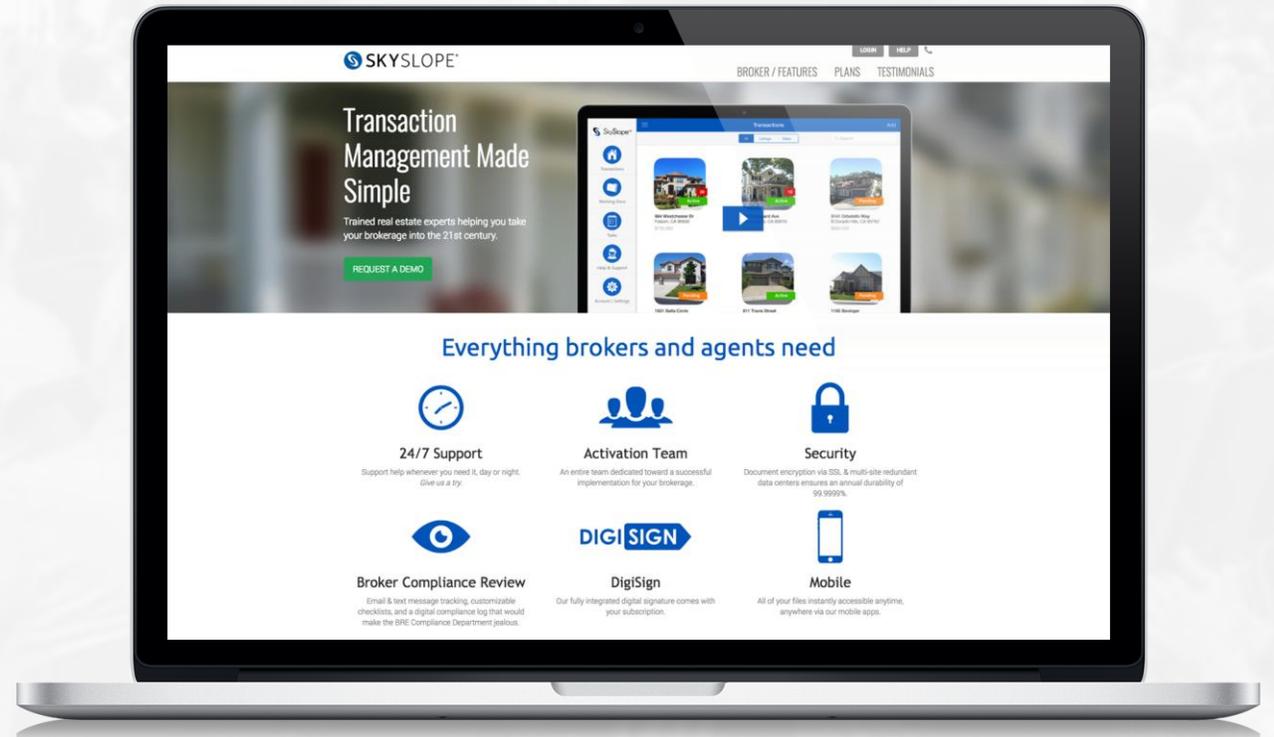
Marketing
& Branding





SkySlope allows agents to manage their transactions from beginning to close — totally paperless.

- Review transactions from any device
- Sign documents digitally
- Run your business with top-grade security features



Agent Solutions

Enterprise



SkySlope

Workplace

CRM &
Lead Gen

Marketing
& Branding



Workplace by Facebook

Workplace is an easy-to-use collaboration platform, a lot like Facebook, but built for the world of work.

- Discuss topics and projects
- Share announcements
- Communicate instantly with your team and others across the company
- Broadcast live video and view past recorded videos



Agent Solutions

Enterprise

Skyslope

 Workplace

CRM &
Lead Gen

Marketing
& Branding

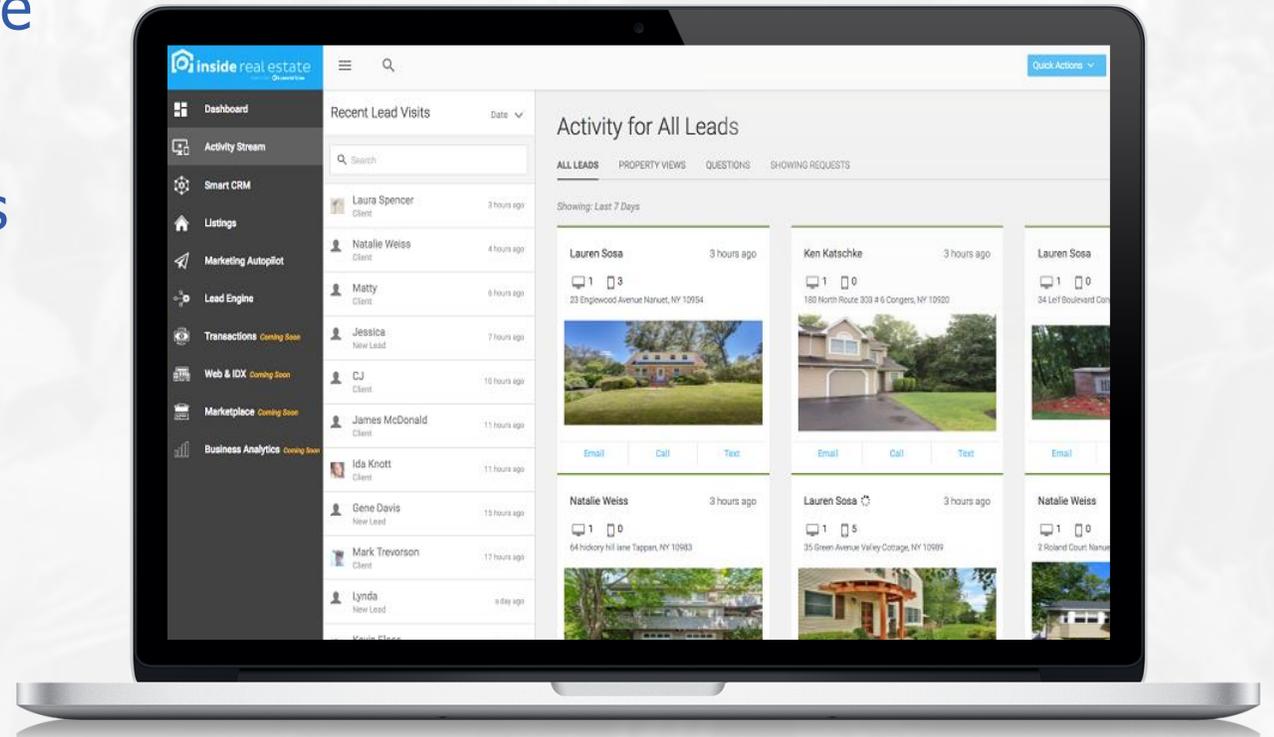




CRM & Lead Generation

Agents and teams use eXp provided tools daily to drive more leads and deals. Manage customer interactions and share property information.

- Powerful lead generation platforms provided at no additional cost
- Integrate listings with your own WordPress website
- Optional in-house lead generation program



Agent Solutions

Enterprise

Skyslope

Workplace



CRM &
Lead Gen

Marketing
& Branding



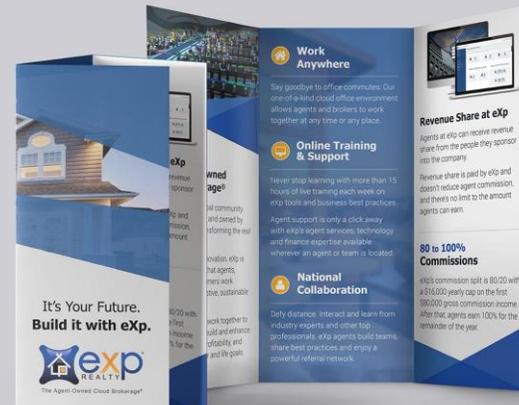
Marketing & Branding

eXp Realty provides templates to market your business. With the flexibility and creativity to co-brand your design in the way you feel works best. Business cards, brochures, signage and more!

Business Cards



Brochures



Signage



Agent Solutions

Enterprise

Skyslope

Workplace

CRM &
Lead Gen



Marketing
& Branding



MERCHANT REAL ESTATE GROUP



THE AGENT OWNED, CLOUD BASED BROKERAGE



Equity Opportunities

- Agents can become shareholders at eXp Realty
- NASDAQ: EXPI

Sustainable Equity Plan

- Earn shares on your first transaction
- Earn shares when you fully cap
- Earn shares when an agent you sponsor closes their first transaction

ICON Agent Award

- Up to \$16,000 in stock upon the achievement of certain production and cultural goals within your anniversary year

Agent Equity Program

- Enroll to be paid 5% of every transaction commission with stock at a 10% discount



Our Business Model

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Equity
Opportunities



There is so much more...



 **exp** | WORLD HOLDINGS, INC.  **Showcase IDX**



eXp World Holdings acquired Showcase IDX, the leading real estate search technology company!



1 – on – 1 Mentorship Program



eXp | Preferred Partner REALTY

eXp Realty's marketplace for home-buying and selling services

IntroLend

MORTGAGE SERVICES



SILVERLINE
TITLE & ESCROW

TITLE & ESCROW PARTNER

ExpressOffers

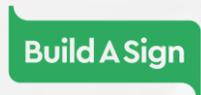
EXPRESS OFFERS PLATFORM



HOME WARRANTY
PARTNER

Movinghub

UTILITY TRANSFER
PARTNER



SIGNAGE
PARTNER



VIRTUAL TOUR
PARTNER



CURRENCY EXCHANGE
PARTNER



CONTINUING
EDUCATION PARTNER



expTM
COMMERCIAL



Create Passive Income: Revenue Share!

Sponsored Agent Tier	Personally Sponsored FLQA Agents	Total GCI %	Annual Revenue Share
1 (Personally Sponsored)	Any # of Agents	3.5%	Up to \$2,800 / Capping Agent
2 (Sponsored by Tier 1)	5+ Agents	4%	Up to \$3,200 / Capping Agent
3 (Sponsored by Tier 2)	10+ Agents	2.5%	Up to \$2,000 / Capping Agent
4 (Sponsored by Tier 3)	15+ Agents	1.5%	Up to \$1,200 / Capping Agent
5 (Sponsored by Tier 4)	20+ Agents	1%	Up to \$800 / Capping Agent
6 (Sponsored by Tier 5)	25+ Agents	2.5%	Up to \$2,000 / Capping Agent
7 (Sponsored by Tier 6)	40+ Agents	5%	Up to \$4,000 / Capping Agent

Our Business Model

AGCI = Adjusted Gross Commission Income FLQA = Front-line Qualifying Active

Cloud Campus

Live Training

Real-Time Support

International Collaboration

Equity Opportunities



5 Year Example

10 Agents Who Sponsor 10

Tier 1	10 X \$2,800	=	\$28,000 yr.
Tier 2	100 X \$3,200	=	\$320,000 yr.
Tier 3			
Tier 4			
Tier 5			\$348,000 yr.
Tier 6			with 110 agents who cap Plus shares of EXPI stock
Tier 7			

Cloud
Campus

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Equity
Opportunities



No desk fees, royalty fees or franchise fees

Commission & Cap

- 80/20 commission split
- \$16,000 cap

After that earn 100% commission for the remainder of anniversary year ¹

¹ \$250 capped transaction fee. Once capped transaction fees total \$5,000 then the capped transaction fee is reduced to \$75.

Standard Costs ²

- \$149 start-up fee
- \$85/month Cloud Brokerage fee
- \$25 broker review ³
- \$40 risk management fee ⁴

² These are U.S. fees only.

³ Per transaction.

⁴ Per transaction and caps at \$500.