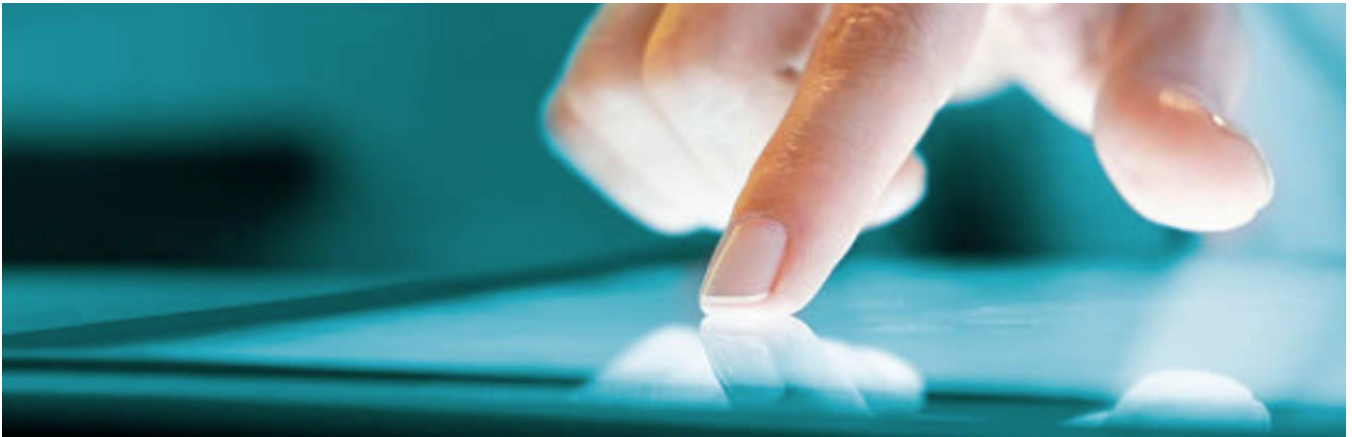


SwiftLink: Do's & Don'ts



SwiftLink Summary

SwiftLink is an exciting new tool built to make pre-qualifying your customers faster and easier than ever before!

It's a unique web URL created for your company that leads directly to a Mosaic credit application:

[apply.joinmosaic.com/**YourCompany**](https://apply.joinmosaic.com/YourCompany)

Or if you'd like the application assigned to you, send a personalized URL:

[apply.joinmosaic.com/YourCompany?assignee_email=**YourEmailAddress**](https://apply.joinmosaic.com/YourCompany?assignee_email=YourEmailAddress)

Whichever option you choose, customers that apply and are approved will automatically appear in Mosaic Portal 2X, ready to work through your pipeline.

SwiftLink Benefits

Your SwiftLink helps increase and expand the top of your funnel with qualified customers ready to talk to you.

- Contactless
- Speed
- Flexibility
- Advertisement
- Sales Effectiveness
- Reengagement

3 Ways To Use SwiftLink

1. Send either SwiftLink directly to your customer via SMS (text) or email.
2. Use your SwiftLink in all your marketing campaigns.
3. Add the SwiftLink URL to your website!

How to Talk About SwiftLink

We've put together this document to empower you to wield SwiftLink as effectively as possible while staying within the guidelines required by our industry. We have a responsibility to applicants, and to the variety of financing partners and regulatory bodies involved in offering financing, to make sure that nothing is misrepresented when marketing to customers.

APPROVED LANGUAGE YOU CAN USE:

We've partnered with Mosaic to bring you the simplest borrowing experience in the industry.

Get instant pre-approval decisions for no money down loans with fixed interest rates and multiple term options.

That's why we've partnered with Mosaic to give you access to simple, affordable financing options.

We've partnered with Mosaic to give you access to simple, affordable financing options for all your home improvement needs.

With financing options available through our partner, Mosaic, you can stop waiting and actually start enjoying your dream home.

Let Mosaic help you figure out financing — apply today.

Find out how much you qualify for today — apply today.

No hit to your credit to get a pre-approval decision today — apply today.

Apply through Mosaic today.

Home improvement financing, simplified.

A range of competitive APRs and low monthly payments

Simple financing options to upgrade your home.

Finance projects between \$2,500 to \$55,000

Get access to financing fast.

No hidden costs, no swipe fees

Get pre-approved with only a soft credit check

No prepayment penalties

Need financing options for an [HVAC replacement]?

Need financing options for a [roofing replacement]?

Need help affording a [new HVAC unit]?

Need help affording a [roof repair or replacement]?

The Home Improvement Loan program that's hard to improve upon.

See if you qualify!

PHRASES YOU CANNOT SAY:

“Mosaic financing” (instead: financing through the Mosaic platform)

“Mosaic loan” (instead: loans through the Mosaic platform)

“Instantly pre-qualify” (instead: Instant pre-approval decisions)

“Instant approvals” (instead: Near-instant pre-approval decisions)

“Fast approvals” (instead: Fast pre-approval decisions)

“Get approved today” (instead: Apply today, or Apply through Mosaic today)

“Get pre-qualified with only a soft credit check” (instead: pre-approval decisions)

“Pre-qualification with only a soft credit check” (instead: pre-approval decisions)

“With Mosaic” (instead: Through Mosaic, or Through the Mosaic platform)

We’re using Mosaic for financing” (instead: We’re using the Mosaic financing platform)

“We’re making financing available” (instead: We’re making financing options available)

“We’re offering financing” (instead: We’re offering financing options through the Mosaic platform)

“Offering flexible financing” (instead: offering access to flexible financing options)

How do I add SwiftLink to my website?

Your SwiftLink is simply the web address (also called a URL) to which a link or button is directed to go. This SwiftLink we provide you is unique to your business. This means you can freely send it to your customers, share it on your website, or post it on your social media or advertising.

Example of a SwiftLink:

<https://apply.joinmosaic.com/bauhaus>

Example of how you would use your unique SwiftLink URL in a link or button on your website:

```
<a href="https://apply.joinmosaic.com/bauhaus">See if you qualify!</a>
```

Questions? Concerns?

Please reach out to your Mosaic Regional Sales Manager or Partner Development Manager for assistance.

Implications of SwiftLink Misuse:

- If you have ANY QUESTIONS regarding a particular way you want to use your SwiftLink, please contact your Regional Sales Manager or Partner Development Manager **before implementing**. We'll work with you to accomplish your goals within the guidelines we all need to adhere to.
- We will be regularly auditing the use of SwiftLink by all partners to ensure compliance, and may occasionally reach out to you with requests for copies of marketing collateral using your SwiftLink. Your fast response is appreciated.
- Based on the audit results, if you are found to be misusing SwiftLink:
 - We will alert you of the issue and change-requirement and expect it to be resolved within a reasonable time.
- We will review your collateral again and verify the change is completed.
 - If the issue is resolved and everything passes review, no further action is needed.
 - If the issue is not resolved, SwiftLink capability will be removed until we are notified of resolution and can verify and sign-off.
- Once verified, SwiftLink capability will be turned back on.