Berkshire Hathaway HomeServices has over 250 agents in our statewide network.

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Phone</th>
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</table>
| BIG SKY  | 55 Lone Peak Dr, Suite 3  
Big Sky, MT 59716  
406.995.4060 |
| BOZEMAN DOWNTOWN | 37 South Willson Ave  
Bozeman, MT 59715  
406.551.9606 |
| BOZEMAN STADIUM | 2001 Stadium Dr, Suite A  
Bozeman, MT 59715  
406.586.7676 |
| BUTTE | 1751 Harrison Avenue  
Butte, MT 59701  
406.299.3980 |
| ENNIS | 101 E. Main, P.O. Box 1702  
Ennis, MT 59729  
406.682.5002 |
| FLORENCE | 289 Rodeo Dr  
Florence, MT 59833  
406.273.0910 |
| HAMILTON | 120 5th St. Suite 201  
Hamilton, MT 59840  
406.375.0166 |
| HELENA | 50 South Park Avenue  
Helena, MT 59601  
406.437.9493 |
| LIVINGSTON | 217 W Park Street, Suite A  
Livingston, MT 59047  
406.222.5590 |
| MISSOULA | 1020 South Ave W  
Missoula, MT 59801  
406.721.4141 |
| MISSOULA DOWNTOWN | 314 N Higgins Ave  
Missoula, MT 59802  
406.721.4141 |
| POLSON | 201 1st Street West  
Polson, MT 59860  
406.883.3800 |
| SEELEY LAKE | 3166 Hwy 83 N, Suite 104  
Seeley Lake, MT 59868  
406.677.6565 |
| SHERIDAN | 118 S Main St  
Sheridan, MT 59749  
406.842.5650 |
| TWIN BRIDGES | 106 N Main Street  
Twin Bridges, MT 59754  
406.842.5650 |
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GLOBAL NETWORK

Berkshire Hathaway HomeServices, based in Irvine, CA, is a real estate brokerage network built for a new era in residential real estate. The network, among the few organizations entrusted to use the world renowned Berkshire Hathaway name, brings to the real estate market a definitive mark of trust, integrity, stability and longevity. It’s the “FOREVER Brand.”

GLOBAL WEBSITE

With the launch of our enhanced website, Berkshire Hathaway HomeServices now offers the opportunity to search for your new home in 12 different languages, view the listing price in other currencies and even change square footage to meters. So, whether your prospects are visiting from abroad or simply prefer to browse in their native language, berkshirehathawayhs.com is good to know.

More than 19.3 Million Visitors*

*12 months ending 12/31/18
NEW LISTING FLOWCHART

BEYOND SYNDICATION - MORE WAYS TO MARKET YOUR LISTING
- Set up client to receive OSA & LISTHUB property reports
- Send a ‘Just Listed’ eCard via bhhsresource.com
- Host an Open House
- Invite clients to download BHHS Montana Mobile App
- Invite clients to Like our Facebook Page
- Send clients a property brochure with a personal note

LIST PROPERTY

TURN IN PAPERWORK TO OFFICE

ENTER PROPERTY INTO MLS

FILL OUT ONLINE NEW LISTING MARKETING FORM AT LISTMT.COM

ADDED TO LISTHUB

PROPERTY SYNDICATES TO DOZENS OF REAL ESTATE WEBSITES INCLUDING: REALTOR.COM, ZILLOW, TRULIA, CNN MONEY AND THE WALL STREET JOURNAL

CHECK FOR AN EMAIL FROM CIRCLEPIX THAT A VIRTUAL TOUR HAS BEEN CREATED

CHECK FOR AN EMAIL FROM XPRESSDOCS FOR YOUR (AGENT PAID) JUST LISTED POSTCARD

CREATE A PROPERTY FLYER ON XPRESSDOCS OR THE RESOURCE CENTER.
BHHS and Adwerx have teamed up to launch an Automated Advertising Program. Here’s how it works:

- New listings will automatically receive a listing ad campaign within a 15-mile radius of the listing on social media, premium websites and mobile devices.

- Agents will receive an email to review and edit their ad.

- Network agents are encouraged to make the most of the program by enabling their sellers to see their own home listing ads while browsing the web. Sellers can also receive ad campaign reporting. With the targeting in place via the seller’s email address, sellers will see their listing and their sales professional on the social media platforms and websites they frequently visit.

- Berkshire Hathaway HomeServices is covering the cost for the automatically generated listing and retargeting ads. This network-paid online ad runs for seven days. If a network agent would like to extend the duration of the ad, network agents may log into their Adwerx account to do so. Berkshire Hathaway HomeServices has negotiated a 15% discount for agents.

- For more information about extending listing ads and pricing plans, visit: adwerx-bhhs.adwerx.
CirclePix is an automated marketing platform that uses the images on the MLS to create a branded property website, listing video (automatically posted to YouTube), mobile platform, auto-generated narration and Social Media integration.

Support: 877-390-6630 | circlepix.com
HOW DOES LISTHUB PRO HELP ME COMPETE?

Multi-Level Reporting Dashboard: Interactive reporting dashboard with 24-7 access to comprehensive data at the brokerage/office/agent level, giving you an accurate view of your online marketing to help you make informed advertising decisions.

SELLER REPORTS

Branded reports for each listing that display the agent’s photo and contact information, and include an auto-email function to make client updates consistent and effortless.

LISTING PRESENTATION FLYERS

Branded eMarketing flyers to demonstrate your online marketing strategy to potential clients.
Xpressdocs is BHHSMT’s exclusive print partner. A vast selection of professionally designed templates with the option to print off in-house or order online to be printed on glossy, first-rate stock with impeccable quality at a low cost. Sign in with your bhhsmt.com agent account: bhhsmt.com > Agent Tools > Single Sign On

SUPPORT: 866-977-3627 | XPRESSDOCS.COM/BHHSMONTANA

PROPERTY FLYERS

JUST LISTED POSTCARDS

POSTCARDS: Mail to subdivision list, personal client list or determine a specific area using the radius map

XPRESSDOCS ITEMS

Business Cards
Custom Print Orders
Door Hangers
Just Listed Postcards
Newsletters
Property Flyers and Brochures
Wall Calendars
Wallet Brochures
Promotional Items
For staff assistance with marketing, after you turn in your new listing paperwork to the transaction coordinator, go to listmt.com, select your office and fill out the online new listing marketing form.

STAFF ASSISTANCE:

- New Listing Flyer
- Just Listed eCard
- Social Media Post
- Specialty Group Marketing (optional & based on approval)
THE MOBILE APP

BHHSMT has a free mobile app to assist buyers in our marketplace. Property listings displayed through our app include large photos, a complete description, and agent contact information.

TEXT BHHSMT302 TO 87778

YOUR OWN MOBILE APP

- Full IDX search capabilities
- Map search

Let your client’s save their favorite properties, search preferences and receive push notifications. Share your app with past, present and future clients via your own personalized text code and URL. ‘Share App’ button sends your app to social sites, text messages and emails.

- You can have your own personalized app [$15/month plus a one time $50 setup fee] branded to you with your contact information.
- Leads on listings within our MLS coverage areas on your mobile app go to you.
- Leads will appear on your Mobile REsource dashboard via REsource Center.
- Setup featured listings to display on your mobile app.

To sign up for your own Agent Mobile REsource mobile app click on “Mobile REsource” in the REsource Center.

855.422.9052
bhhssupport@hsfranchise.com
BHHSMT.com is Berkshire Hathaway HomeServices Montana Properties local website that displays listings from MLS’s across the state and features our agents and office contact information. Agent’s can customize their online profile on BHHSMT.com by submitting a bio and photo to the Marketing Department. Agent pages display their own listings with their contact information.
MARKETING RESOURCE

Is a subset of the REsource center. This is your online location for highly effective, personalized marketing materials. All content is automatically personalized and branded. Materials are template-based and allow for a high degree of customization, while maintaining the Berkshire Hathaway HomeServices branding and messaging. Select from an array of marketing assets such as property flyers, eCards, Newsletters, presentations, door hangers and more.

• MLS Integration: Enables you to populate all areas of a property template – pictures, text, etc – and create a finished marketing piece in just seconds.
Great opportunity to get into the new Flanders Mill Subdivision! Main floor master + 1 additional bedroom/office, open kitchen, living, and dining. The living room has a large vault and big windows to take in lots of natural light.

Bedrooms: 5 | Bathrooms: 2 Full, 1 Half
2,525 sq. ft. | Year Built: 2017

To receive 25 free color copies of a new listing brochure, printed in-house, visit listMT.com
EMARKETING

Save time and money sending out electronic communication pieces to market to your own network and/or to the MLS members. Get started at bhhsresource.com > Marketing REsource > eCards

ECARDS

Announce a new listing, price reduction, or open house and email it to all of our offices and/or your network. Customize monthly eNewsletters to keep in touch.

ENEWSPAPERS

Whether you are looking to buy or sell, I can offer the highest levels of real estate expertise and professionalism. Don’t hesitate to contact me and allow me to help guide you through that process!

Patrick Callaghan
MLS
pcallaghan.pam@bhhs.com
(406) 259-1304
http://www.pamcallaghan.bhhs.com

SELLERS’ ADVICE

Should You Rent Your Home?

Assuming you’re current on your mortgage and have the credit scores to buy another home, now may be the time to turn your present home into a rental. If rent will cover your mortgage costs, you’re off to a good start.

To see if you can afford to carry a rental plus another home mortgage, your lender must see a signed rental contract, but counts only 80% of the rental income. Why? Many homes don’t rent as soon as they hit the market. You have to know enough resources to pay both mortgages, just in case.

There are other expenses to consider. Your home is no longer a home base, but is now an income producing asset which will change the tax rules on your home and on your income. You should consider consulting your income tax professional to learn how renting your home will impact your income taxes and deductions, so you can budget and account for the appropriate estimated amount you’ll need at tax time.

The advantages are that someone else is building equity for you. The longer you own your rental, the more amortization towards your principal. You can deduct maintenance and improvement expenses and "depreciation" from your income taxes, benefits that are not available to homeowners.

Your Berkshire Hathaway Home Services network professional can provide you with market comparables and advice about the pros and cons of becoming a landlord. He or she will be able to share real-life property management situations and costs that may help you to decide.

SELLERS’ ADVICE

Appraisal-free Mortgages

Freddie Mac recently extended its new automated appraisal waiver program from qualifying refinances to qualifying purchase-money applications. This could save borrowers hundreds of dollars and as much as seven to 10 days toward an earlier closing.

Using new technology called the Loan Advisor Suite," part of an automated residential evaluation (AREC), Freddie Mac uses data from multiple listing services, public records, and historical home sales to determine risk to lenders and borrowers. It calculates whether the loan, borrower and the subject home qualify for an appraisal waiver. If the waiver criteria are met, the lender will receive real-time risk assessment feedback.

Like other technologies, however, the required documentation and automated access to data may limit the program’s adoption by appraisers and brokers. The appraisal waiver has the potential to de-escalate lender-related appraisals. The result is that consumers may be able to save some money, but at the price of doing their own due diligence.

As just as you have to choose a hotel room from photos and reviews, instead of relying on the recommendation of an experienced travel agent, some industry professionals advise that buyers get their own appraisal, even if their loan qualifies for the waiver. The reason is further condition of the home under review, particularly interior renovations, may not be included where it would be included in an in-site appraisal.

Appraisals can be deal-breakers or deal-makers. If you believe your appraisal is too low, you can protest it with your own information. Ask your local Berkshire Hathaway Home Services network professional for help.
LISTING PRESENTATION

Impress your clients with all the marketing and services BHHSMT provides. This presentation is updated with company statistics and marketing programs, designed to be printed and bound in a portfolio. Accompany the listing presentation with your agent bio and client testimonials.

RESOURCE CENTER > MARKETING RESOURCE > LISTING PRESENTATION
Weekly open houses are featured in our company ad in the Missoulian – Sunday Edition. Open houses are also promoted on a sponsored Facebook post on the weekend, driving traffic to our bhhsmt.com website. Once a year we host our exclusive Ultimate Open House Event. Add your open house ad at inside.prumt.com by Thursday @ 4:00pm.
OUR SPECIALTY GROUPS

BHHSMT has three additional marketing platforms to showcase commercial, luxury or ranch properties and to promote qualified agents.

Support: Contact the Marketing Staff

LUXURY COLLECTION

The top 10% of the current market list price for homes, and historical homes.

Luxury Collection is a specialized marketing program established with one goal in mind — to deliver our unrivaled customer service and superior knowledge of the luxury market to the world’s most high-end consumers.

Our agents provide maximum exposure to qualified prospective buyers through a sophisticated, integrated marketing program that highlights the unique qualities of your property. From finely crafted print ads in targeted publications to focused digital strategies and direct marketing, agents showcase the best your property has to offer to the most exclusive audience. Through alliances with seasoned professionals, agents can host exclusive showings to ensure potential buyers are given every opportunity to develop an emotional connection with your home. The Luxury Collection truly is a premier service for those seeking a life without compromise.

COMMERCIAL SERVICES

Properties defined as: Commercial Lease, Office Space, Retail, Industrial, Multi-Family, 1031 Exchanges and Land Development.

Our Commercial Division is comprised of top brokers who specialize in commercial real estate and investments. Our Commercial Division understands the complexities of commercial real estate and earns the respect and business through continuous market research and long standing relationships. Our areas of expertise include commercial lease, office space, retail, industrial, multi-family, 1031 exchanges and land development.

MONTANA RANCH PROPERTIES

Properties defined as: Section (640 acres) of Land, > 20 Acres that border BLM, Forest Service or State Land, Recreational (Fishing or Hunting Property) or Ranching Properties (with Improvements.)

Montana Ranch Properties is a team of sales professionals who specialize in farm and ranch properties as well as recreational and sporting properties. Our member’s dedication to land stewardship, their professional knowledge of real estate inventory and their passion for recreating under Montana’s Big Sky, combined with their experience and hardworking ethic provide our clients an exceptional level of service. When you work with one of our Montana Ranch Properties agents, you know that your real estate transaction will be represented by a professional who is deep rooted in Montana’s unique markets and communities.

LuxuryMT.com          BHHSMTcommercial.com          RanchMT.com
SALES MEETING
Our weekly sales meetings are a place to cover new listings, price reductions, motivated clients, sold properties, market trends and current events.

MONTHLY FORUM
Agents are invited to attend our monthly forum discussions on real estate topics and challenges facing them in their daily business. The office provides free lunch.

MENTOR PROGRAM
We provide an optional mentor program for a new agent to work with a seasoned agent to help build their business.

CAMARADERIE
We have fun while selling real estate! Community Volunteer Activities, Griz Football Tailgate Hosting, Christmas Parties and Summer Picnics!

OUR FOUNDATION
Through funds raised by our agents and staff, our mission is to support select organizations dedicated to making Western Montana a better place to live.

TRAINING
Agents are invited to training provided by sales managers and the marketing department. Refer to the Training REsource for additional opportunities.

OFFICE EVENTS
We host various educational opportunities and social events throughout the year.
You are encouraged to utilize our social media presence to promote listings, events and yourselves. Each week we sponsor an open house ad, and we boost all new residential listings.
Share your property from your personal Instagram account and tag #BHHSRealEstate and #BHHSMT for additional exposure. BHHS Corporate features properties and more at #InstaHomeWeekly. To submit a property to be considered for the Instagram feature, please email melissakandel@hsfranchise.com with high-resolution photos of the home as well as a description of the property and a link to view more information about the property. Please note: The property must be a Luxury Collection listing to be featured.
BHHSMT is an essential member of Realtor.com. All of our company listings are branded with the BHHSMT logo and agents are able to customize their listings and agent profiles to increase their search presence. Sign-in: accounts.move.com

Support: 800-878-4166 | customercare@realtor.com
Automatic videos of your listings are created and displayed on our YouTube channel [YOUTUBE.COM/BHHSMT] and further separated by area into playlists. To sign in to your company provided YouTube channel, enter your Google Account [bhhsmt.com email] and password.

**EMBED YOUR YOUTUBE VIDEO IN FLEX**

1. Go to the YouTube video you want to embed.
2. Under the video, click Share.
3. Click Embed.
4. Copy the HTML code from the box.
5. In FLEX: Edit > Media > Videos > Add Video
6. Paste the code into the branded video box.
BHHSMT is a zPro Broker Member of Zillow. Our listings are branded with our brokerage name, listings can be enhanced and our agents can create member profiles on the website to solicit reviews and sales for better online ranking.

Support: 866-324-4005 | listingsupport@zillow.com
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YOUR SUPPORT STAFF

We are here to help you do what you do best – sell real estate.

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REO, Front Desk Support, Flyers, Ecards