

Affiliate Partner Program Guide

This guide is for new affiliates with Nectar. If you have any questions, please reach out to your rep!

Who We Serve

Our STR financing product is for:

- Rental property owners/operators
- 12+ Months Stabilized Performance
- Established Business Entity
- 3 years of operating experience
- Established business bank account

Our cash flow financing product is <u>not</u> for:

- New or Inexperienced Operators
- Operators with No Business Entity

- Cash flow positive with less than 75% portfolio-level LTV
- Looking to invest in a high ROI opportunity
- U.S. based
- Non cash flowing assets
- Non-U.S. Businesses

Client Qualification Methods

Optional - Referral Checklist

Client information that can be requested by Affiliate to help qualify their client

- Name
- Phone Number
- Email
- Host URL

- P&L
- SREO
- Debt Service

Referral Methods

The primary referral methods:

- 1. Direct Email Introduction (best for one-to-one)
- 2. Marketing Email to Larger Client / Marketing List
- 3. Custom Financing (for Managers)
- 4. Phone call outreach

You are welcome to use any combination of these, or go all in on one.

Direct Email Introductions

This is used for one-to-one introductions. Easier to personalize the messaging to target specific people and needs.

Email Templates

Use the following templates as a starting point to make referrals. Feel free to also tailor your messaging even further. If you have any questions about messaging, ask your Nectar rep directly.

Email Template 1: Direct Introduction

Subject: Nectar Financing

Hey {{ first name }}, I recently connected with the team at Nectar. They provide cash flow based financing on stabilized properties for experienced operators to cover things like furniture, new amenities, and down payments.

I thought you might specifically be able to use them for {{ specific need / project information }}

I've cc'd the Nectar team who can help from here.

Email Template 2: Gauge Interest, Ask for Introduction

Subject: Nectar Financing

Hey {{ first name }}, I recently connected with the team at Nectar. They provide cash flow based financing on stabilized properties for experienced operators to cover things like furniture, new amenities, and down payments.

I thought you might specifically be able to use them for {{ specific need / project information }}

Want me to introduce you to their team to explore this further?

Unique Landing Page & Marketing Emails

This is used if you are pushing Nectar out to a larger audience (i.e. marketing email, social media, partner announcement, partners page on your website, etc.)

Sample Marketing Email for prospective funding clients

Marketing Email Template 1: Direct, Partner Oriented

Subject: Introducing Our New Financing Partner

We're thrilled to share about our partnership with Nectar. Their financing is purpose built for the short term rental space, and they are tackling one of the biggest challenges to growing your real estate business: access to capital.

They allow you to sell your future cash flow to fund high ROI projects. With Nectar, you can:

- Add a new amenity pool, hot tub, unique experiences
- Set up a new unit furniture, design, labor
- Grow your portfolio contribute toward a down payment

Basically, you can leverage your future cash flow to significantly improve your assets and grow your business.

{{ partner name }} customers qualify for a free capital stack consultation and expedited application process.

Learn more at <u>usenectar.com/{{partner name}}</u>

P.S. Please note, they work with experienced owners. You need an established business entity and at least 12+ months of cash flow to qualify.

Marketing Email Template 2: Less direct, product spotlight

Subject: Product Spotlight: Nectar

Access to capital has always been one of the biggest obstacles to growing a real estate portfolio. That's especially true in the short term rental space, where acquisition and operating costs go far beyond a down payment.

You can always bring on equity investors (and give away upside) or debt (and limit your growth). But now there are new financing options coming on the scene, ones that are purpose built for the STR space.

One we're particularly excited about: Nectar.

We recently connected with their team. They would be a great avenue for many of you to grow your portfolio or upgrade your current properties. Especially as more supply comes online, it's more important than ever to upgrade your properties through unique experiences and quality design.

Nectar's cash flow based financing allows you to sell your future cash flows to fund these high ROI projects. Specific examples of ways people use Nectar financing:

- Add a new amenity-pool, hot tub, unique experiences
- Set up a new unit-furniture, design, labor
- Grow your portfolio-contribute toward a down payment



• Mergers and acquisitions—looking to acquire a property or portfolio? Send us their P&L and your P&L and we can qualify you using a combination of both!

{{ partner name }} customers qualify for a free capital stack consultation and expedited application process.

To learn more, visit <u>usenectar.com/{{partner name}}</u>.

Sample Marketing Email for prospective brokers for your downline (child affiliate under you)

Template 1: Direct, Introduction to an Affiliate for your downline

Subject: New Financing Product - Affiliate Signup Information Enclosed

Hi,

I have a new financing product that may help your clients with portfolios and high cash flowing assets to cover down payments and working capital needs. The funding advance is based on the net income derived by your real estate portfolio.

The advance amount is a multiple of up to 22X the net monthly income. Example: net income after taxes, insurance and debt service is \$90,000 per month = \$2M loan.

- Terms are 1-5 years, with a monthly amortized payment structure.
- The advance is secured by a UCC lien against the entity that holds the asset.
- Max \$2M advance *per entity*.
- Rates and Fees are very reasonable—comparable to subordinate loans, currently 12-18%.
- No restrictions on use of the advance proceeds apply.
- No appraisals, environmental reports, etc. required.

This is a unique product and I got traction immediately with some of my previous borrowers. One of my multifamily portfolio owners applied for cash to use for a downpayment and another client who owns an assisted living portfolio started an application to get working capital for improvements for one of his facilities and another



who owns a portfolio of vacation rentals applied for cash out to make an all cash offer on a property.

This financing product is much easier to apply for and process than the bridge loans we are accustomed to working on. The lender's team does most of the heavy lifting.

You get paid at closing + the lender pays you a fee so you can collect residual income quarterly.

If you're interested, I can get you signed up as an Affiliate.

Template 2: Direct, Introduction to an Affiliate for your downline

Subject: New Financing Product - Affiliate Signup Instructions Enclosed

Hi,

If you work with (or know) investors who have tried traditional financing options with no luck, or simply don't want to go through the hassle of traditional financing and all the hoops, the Nectar Financing option could be the way to go. I'd love for you to sign up as an affiliate as you'll receive special offers, marketing materials, promotional consideration and training.

Here is how you'll get started:

- Sign up as an affiliate at {insert *your* 'parent partner referral' link here} to join our VIP partner program.
- 2. After you register you will receive an email Welcome Kit with your own affiliate link, promotional materials, as well as login details for your custom dashboard. Have your logo handy this signup takes about 30 seconds
- 3. Once in your dashboard, in the upper right hand corner you'll find your public URL. This is where you can send client leads to fill out the form and submit. We recommend speaking to the lead first and guiding them through this process (Pre-qualifying).



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- 4. The Nectar Ideal Customer Profile has 3 main qualifiers:
 - a. 3+ Years Experience owning or operating rental real estate
 - b. Established business entity and business bank account
 - c. 12 months P&L with debt service showing positive cash flow.
- 5. If you are going to have agents on your team also submitting deals, each agent can have their own profile as well. There are typically two paths.
 - a. You can have all your agents submit the leads to you and pay them directly.
 (Don't Register Them)
 - b. You can have your agents sign up as affiliates as well and set up their affiliate page where they would get paid by Nectar.
 (Have them register themselves using your parent partner referral link found in your dashboard in the 'subsidiary' tab)
- 6. Send your agents, brokers, downline, etc. to your unique 'subsidiary' link which can be found in your dashboard screenshot below.

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7. Each time someone signs up they will receive a welcome email with product details.

I hope this is helpful, reach out to me with questions, and let's get those clients the funding they need, and get you a commission for doing so!

Asset Library

If you are pushing Nectar out to a larger audience (i.e. marketing email, social media, partner announcement, partners page on your website, etc.) we've done the heavy lifting for you! You'll have social banners and graphic assets you can push out to any platform you desire, just make sure to link your specific affiliate partner referral link! <u>Here's the link</u> to the affiliate asset library for you!

If you have any additional questions, please contact your Nectar rep directly.

