

## **Maryann Salt, Inc. Business Plan Summary**

### Company Name

Maryann Salt, Inc.

### CEO 100% Owner

Maryann F. Salt

### Product Name

Canoe

### Technology

Digital mortgage application and web-based platform  
Using Artificial Intelligence and Machine Learning

### Financial Proposal

\$250,000 Investment - Convertible Notes - Value Cap \$7M

\$4M post-money valuation

Series A pre-money valuation \$42,500,000

### History

Maryann Salt has been a licensed real estate agent and mortgage loan originator. Production since 2013 with revenues of \$818,498.95 year to date. Average revenues are \$100K year over year originating some \$28.6M in mortgage loans - underwriting and using digital platforms like Quicken Loans a subsidiary of Rocket Mortgage S.R.L.T. over 47.9 months. 41% of originations have been in conventional purchase, 25% with conventional refinance, 21% with FHA Purchase, 4% Non-prime - alternative financing, 6% VA Purchase, and 3% FHA refinancing in Northern California. Previous experience has included work in Florida, Alabama originating home equity lines of credit for Suntech pioneer, Prosper Marketplace. Maryann Salt has also been recently experienced in Investment Operations for Landed, a down payment provider in equity finance helping essential professionals nationwide.

Our Mission is to decrease the mortgage denial rates as it pertains to housing disparities. We have experience working with a diverse demographics and amongst a broad product mix. We believe this puts us at an advantage working with some challenging scenarios such as down payment assistance, multi-generational applicants and various income documentation types of mortgages for homebuyers, and investors.

Current Addressable Market is \$74,546,652. We are considered an Originate to Distribute model, a model that is absent in the measures of holding mortgages. The post crisis shift in residential mortgage lending activity from banks to nonbanks has mostly involved originations and servicing rather than holding loans. In 2016, the volume of 1-4 single family mortgages originated by non-banks surpassed the volume originated by banks. In 2016 non-banks made up 52.3% of originations and banks made up 47.3%. Non-banks have access to credit and because of technology we can originate with lower costs with little to no dependency on credit mortgage defaults costs are lower due to changes in regulation. Volume and in the non-bank mortgage originator industry that is an \$800B Market. Quicken loans a subsidiary of Rocket Mortgage has a 9% market share and our long-term goal is to reach 4% market share in originations and using machine learning and artificial intelligent technology.

### Business Model

Originate to Distribute model mortgage origination sales + SAAS Tech software subscription model.

### Structure

We will be hiring seven new employees that will be partially self-funded by Maryann Salt, Inc. and from current mortgage origination activities. We will be working with Jump Crew for the first year of business to

## **Maryann Salt, Inc. Business Plan Summary**

build out our staff and team. We have included a copy of our sample contract with Jump Crew (ba) will be formalized once we have fully funded. Jump Crew will be assisting us with SEO marketing to optimize digital campaigns.

Our new hires will include the following that will be partially self-funded.

**Senior Software Engineer – Richard Ao** – Experience at IBM and TCS, and investment company building out a crypto wallet. Richard will lead development of our SAAS tech digital platform using Angular.

**Tech Lead – Data Analyst – Loni Fa** – Experience as a budget analyst and database engineer. He has experience in HTML, Python and will work with Jump Crew to set up our database.

**Operations Director – Tony Fa** – Experience in Operations at Delta Airlines and has been a local sports event organizer for High School sports nationwide with some top teams in Texas and California such as De La Salle High School. Tony will head our SAAS operations building partnerships and software sales in business development and subscriptions.

**Marketing & Social Media – Izzy** – Experience with fintech platforms like Prosper. Izzy operates a personally owned video business with his partner and will be coming onboard full time to operate our social media advertising and brand management.

**Diversity & Inclusion – Azul** – Experience with startups like Landed. Azul works with local housing policymakers in the San Francisco Bay Area. Azul will head up our agent recruiting with a focus on diversity and inclusion. She will be working with Jump Crew and building our internal teams. She has experience in customer success being a top sales agent.

**Finance & Capital Markets – Finau** – Experience with Bristol Group + SE in commercial underwriting working in new construction and finance. Finau has worked for companies like Wells Fargo and has worked with Maryann Salt in the past. Finau will be managing our loan processing network nationwide and building our database of lenders and capital markets. She will be focused on product placement and pricing and assisting with mortgage originations.

### Location

We are primarily a remote workforce on Slack, [www.canoe4.slack.com](http://www.canoe4.slack.com) and we are located primarily in the San Francisco Bay Area with business primarily in Silicon Valley, CA. We are expanding into Southern California and nationwide.

### Web Services

Floify

Zapier

Process Street

Slack

Website w/ Google Analytics and Google Cloud

HubSpot + Pipedrive

Premium Credit Bureau

Calyx Point

Optimal Blue – Lender Price

MBS Highway

Mortgage Coach

Hunchbot

Website [www.canoe4.com](http://www.canoe4.com), [mstml.io](http://mstml.io)

**Mortgage Origination**

**Addressable Market**

**\$74,546,652.**

**+**

**Smart Home**

**Search &**

**Mortgage Options**

**Homebot +**

**Mortgage Coach**

**+**

**Business Partnerships**

**Real Estate Agents**

Sign up 30 new realtors

+ 25 free customers

Smart Home Search &

Mortgage Option -

Homebot

**CANOE**



**Subscriptions**

**+**

**Digital platform**

**& application**

**+**

**Website**

**Paid Ads + Social Media  
Platforms**

**+**

**New  
Customer  
Acquisition**

## **Maryann Salt, Inc. Business Plan Summary**

### **Revenue Projections**

We have carefully built our financial model with actual data available and observable. Subject to market and operational risks, and other stated risks we have listed, we estimate net income of \$550,693 for 2021 and \$1,196,963 for 2022. We project a 24-month payback with current pre-money valuation of \$4M. Our key revenues will come from pending originations and projected originations in November and December 2020. We anticipate revenues from Jump Crew customer acquisition to start experience in February 2021. We've projected steady originations and a 2% month over month growth from Jump Crew and Customer Acquisitions. We have projected steady same sales month over month with our partnerships, with an increase to 10% in January 2022 when we expect to be able to sell license for our digital mortgage platform and application. We have included a copy of our annual revenue projections.

### **General Road Map**

- Close our Fundraising December 2020
- First month of revenues December 2020
- First month of revenues with Jump Crew February 2021
- Software Sales est. launch January 2022

### **Product Road Map**

- Smart home search and agent info sessions November – December 2020
- SEO Marketing in production February 2021
- Google – paid ads, Facebook & Instagram – social media advertising February 2021
- Jump Crew slow exit June 2021 – December 2021
- Canoe Digital Platform – Digital Mortgage Application January 2022

### **Short Term Goals**

- 2,000 new customers online by May 2021
- Testing environment for Fannie Mae & Freddie Mac URL A soon December 2020
- Agile software development 2021

# Mortgage Origination Business since 2015 – covering period with Quicken Loans a subsidiary of Rocket Mortgage

Maryann F. Salt

## Mortgage Origination

Year	Unit Count	Value	Expense	Time PMO Month	Advanced Lines	Cost	Rate of Continuous Work
2020	4	\$ 2,409,500.00	\$ 40,060.95	5.27	\$ 40,060.95	\$ 40,060.95	
2019	6	\$ 3,433,278.00	\$33,145.61	6.74	\$ 33,145.61	\$ 37,845.61	Jan 1, 2019 to May 17, 2019 & Oct 25, 2019 to Dec 31, 2019
2018	11	\$ 3,856,315.00	\$76,174.53	12.00	\$ 76,174.53	\$ 25,043.00	
2017	16	\$ 138,021.65	\$ 138,021.65	12.00	\$ 147,901.65	\$ 147,901.65	
2016	19	\$ 145,505.42	\$ 145,505.42	8.57	\$ 156,575.42	\$ 18,440.00	Jan 1, 2016 to May 17, 2016
2015	14	\$ 18,918,882.00	\$ 57,170.78	7.42	\$ 65,290.73	\$ 65,290.73	May 18, 2015 to Dec 31, 2015
Total Units	70	\$ 28,624,076.00	\$ 450,078.95	47.95	\$ 518,438.95	\$ 18,115.55	
[CAC] Admin Expenses \$550/unit							
\$ 38,280.00							
3.99 Business Years							
[LTV] Avg per Unit							
\$ 8,024.03							

App Engagement	Home Opens	Home Views	Buyer Opens	Buyer Views	TCA Action
June	48%	10%			Conversion
Units					3
July	68%	47%	37%	14%	Conversion
Units					5
Average per Unit				\$8,024.03	
Email					
Open Rate	42.60%	75% Desktop	75% Mobile		
Delivery	95.92%				
Read	62.10%				
Unopened	17.90%				
Opens by email client					
Apple Mail	40.00%				
Gmail	27.50%				
Yahoo Mail	12.50%				
Android webview	5%				
Apple Mail	2.50%				
Firefox	2.50%				
Clicks by Browser					
Safari (iOS)	100%				

**Maryann Salt**  
Mortgage Loan Originator Year to June 8, 2020

Income Statement

Gross Income: \$40,060.95

COGS               -\$2,320

Gross Profit: \$37,740.95

Homebot       -\$998.43

Process St   -\$127.72

HubSpot       -\$100.00

Floify          -\$138.46

Mortgage

Coach         -\$120.00

Net Income: \$36,256.34



Maryann Salt  
Independent Mortgage Loan Originator  
5/18/2015 -12/31/2015,  
1/1/2016-5/17/2016  
FY 2017 – FY 2018  
1/1/2019-5/17/2019 &  
10/25/2019 - 12/31/2019

Gross Income: \$521,621

Advanced Line: \$43,183

COGS: -38,280

Gross Profit: \$526,524

Net Income: \$526,524

**Material Changes to business**

- In 2015 I joined Professional Mortgage Associates as an Independent Mortgage Originator.
- In 2016 I joined franchised owned Coldwell Banker and was a Mortgage Banker. Income not included above.
- In 2017 – 3/2019 I re-joined Professional Mortgage Associates and operated as and Independent Mortgage Originator with broker-owned Coldwell Banker branches in Silicon Valley.
- From 3/2019 – 12/2019 I joined Prosper Marketplace in personal loans to launch their Home Equity white label product with BBVA.
- From 12/2019 to 9/2020 I have worked for Landed, Inc. to help launch their Landed Home Loans division and investment operations as they have expanded across the nation.

3:58 PM

09/13/20

Professional Mortgage Associates  
1099 Detail  
January through December 2020

Type	Date	Num	Attn	Account	Cl	Split	Original Amount	Paid Amount	Balance
Maryann Salt 547-614200									
Check	01/17/2020	11762	Nguyen M Qui	Salt		PMA-Checking	11,762.50	11,762.50	11,762.50
Check	03/10/2020	11988	Nguyen T Qui	Salt		PMA-Checking	8,703.75	8,703.75	20,471.25
Check	04/28/2020	12188	Kolugodti J C	Salt		PMA-Checking	10,153.70	10,153.70	30,624.95
Check	08/03/2020	12298	Washin M Qui	Salt		PMA-Checking	7,116.00	7,116.00	37,740.95
Total Maryann Salt								37,740.95	37,740.95
TOTAL								37,740.95	37,740.95



Professional Mortgage Associates  
1099 Detail  
January through December 2018

Type	Date	Num	Memo	Account	Clr	Split	Original Amount	Paid Amount	Balance
<b>Maryann Salt</b>									
<b>547-51-4200</b>									
Check	02/05/2018	9285	Singh, S. Stear...	Salt		PMA-Checking	9,588.83	9,588.83	9,588.83
Check	03/06/2018	9385	Kigore, R. Qui...	Salt		PMA-Checking	4,511.25	4,511.25	14,099.98
Check	04/23/2018	VV880	Mike B. Quirk	Salt		PMA-Checking	3,485.00	3,485.00	17,584.88
Check	05/02/2018	VV872	Hammer, M. Qu...	Salt		PMA-Checking	4,234.13	4,234.13	21,819.01
Check	05/24/2018	9630	Nguyen, H. Qui...	Salt		PMA-Checking	8,512.50	8,512.50	30,331.51
Check	06/12/2018	VV854	Harris, W. Quir...	Salt		PMA-Checking	4,462.50	4,462.50	34,794.01
Check	06/19/2018	VV958	Reyes, M. Quir...	Salt		PMA-Checking	6,545.48	6,545.48	41,339.49
Check	08/20/2018	VV966	Reyes, M. Quir...	Salt		PMA-Checking	82.70	82.70	41,402.19
Check	07/23/2018	VV1044	Zhang, Y. Qitao	Salt		PMA-Checking	3,081.69	3,081.69	44,483.88
Check	11/22/2018	VV1252	Sajwan, S. Qui...	Salt		PMA-Checking	267.65	267.65	44,751.53
Total Maryann/Salt								44,751.53	44,751.53
<b>TOTAL</b>								<b>44,751.53</b>	<b>44,751.53</b>

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05/19/20

Professional Mortgage Associates  
**1099 Detail**  
 January through December 2019

Type	Date	Num	Memo	Account	Cir	Split	Original Amount	Paid Amount	Balance
<b>Maryann Salt</b>									
<b>547-51-4200</b>									
Check	01/28/2019	VV1365	Mamou, KPRR	Salt		PMA-Checking	168.75	168.75	168.75
Check	01/31/2019	VV1409	Sidd, C/Steam	Salt		PMA-Checking	3,693.18	3,693.18	3,861.93
Check	02/20/2019	10183	Nguyen/CDU	Salt		PMA-Checking	8,402.13	8,402.13	10,262.01
Check	04/24/2019	10358	Singh, S/Quick	Salt		PMA-Checking	9,425.88	9,425.88	19,707.89
Check	05/17/2019	VV1824	Romero, D/Gui	Salt		PMA-Checking	2,297.72	2,297.72	22,005.61
Check	12/04/2019	VV2533	Nguyen, H/Quin	Salt		PMA-Checking	2,860.00	2,860.00	24,865.61
Total Maryann Salt								24,865.61	24,865.61
<b>TOTAL</b>								<b>24,865.61</b>	<b>24,865.61</b>

11:20 AM

01/31/18

**Professional Mortgage Associates**  
**1099 Detail**  
 January through December 2017

Type	Date	Num	Memo	Account	Clr	Split	Original Amount	Paid Amount	Balance
<b>Maryann Salt</b>									
<b>547-51-4200</b>									
Check	02/16/2017	VV254	Faounku, L.C...	Salt		PMA-Checking	6,890.84	6,890.84	6,890.84
Check	02/16/2017	VV255	Laurenson, M...	Salt		PMA-Checking	3,980.00	3,980.00	10,860.84
Check	02/22/2017	VV262	Rost, C:Stear...	Salt		PMA-Checking	14,002.50	14,002.50	24,853.34
Check	03/08/2017	VV272	Meza, A:MTW...	Salt		PMA-Checking	3,489.25	3,489.25	28,342.59
Check	05/09/2017	8200	Ram, B:Quick...	Salt		PMA-Checking	6,300.00	6,300.00	34,642.59
Check	05/18/2017	8242	Gamoras, D:Q...	Salt		PMA-Checking	8,930.66	8,930.66	43,573.25
Check	05/31/2017	8287	Escarcega, J...	Salt		PMA-Checking	8,010.08	8,010.08	51,583.33
Check	06/22/2017	8363	Tuila, S:Carr...	Salt		PMA-Checking	11,065.85	11,065.85	62,649.18
Check	06/29/2017	8386	Matelau, I:Carr...	Salt		PMA-Checking	9,812.68	9,812.68	72,461.86
Check	07/14/2017	8482	Rashid, M:UW...	Salt		PMA-Checking	11,495.00	11,495.00	83,956.86
Check	08/07/2017	8593	Hobbs, R:Prov...	Salt		PMA-Checking	4,118.75	4,118.75	88,075.61
Check	08/14/2017	8622	Wilhite, H:Carr...	Salt		PMA-Checking	14,056.50	14,056.50	102,132.11
Check	08/22/2017	8643	Montano, M:C...	Salt		PMA-Checking	11,380.87	11,380.87	113,512.98
Check	10/20/2017	8864	Stoyanov, K:Q...	Salt		PMA-Checking	7,820.17	7,820.17	121,333.15
Check	10/27/2017	8890	Varona, J:Prov...	Salt		PMA-Checking	5,983.00	5,983.00	127,316.15
Check	11/30/2017	9013	Doiron, M:Pr...	Salt		PMA-Checking	10,705.50	10,705.50	138,021.65
<b>Total Maryann Salt</b>								<b>138,021.65</b>	<b>138,021.65</b>
<b>TOTAL</b>								<b>138,021.65</b>	<b>138,021.65</b>

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01/26/17

**Professional Mortgage Associates**  
**1099 Detail**  
 January through December 2016

Type	Date	Num	Memo	Account	Ctr	Split	Original Amount	Paid Amount	Balance
<b>Maryann Salt</b>									
<b>547-51-4200</b>									
Check	01/13/2016	5868	Nguyen, J:Ca...	Salt		PMA-Checking	12,748.89	12,748.89	12,748.89
Check	02/18/2016	5997	Neyrink, P:St...	Salt		PMA-Checking	10,927.50	10,927.50	23,676.39
Check	03/03/2016	6071	Madrigal, V:St...	Salt		PMA-Checking	4,299.83	4,299.83	27,976.02 *
Check	03/03/2016	6072	Neyrink, P:Qu...	Salt		PMA-Checking	4,589.75	4,589.75	32,545.77 ✓
Check	03/11/2016	6116	Andreasen, D...	Salt		PMA-Checking	11,504.20	11,504.20	44,049.97 ✓
Check	05/06/2016	6457	Nguyen, J:Qui...	Salt		PMA-Checking	6,165.00	6,165.00	50,214.97 ✓
Check	05/12/2016	6482	Varona, J:Qui...	Salt		PMA-Checking	6,457.50	6,457.50	56,672.47 ✓
Check	06/01/2016	6583	Cox, M:Quick...	Salt		PMA-Checking	11,460.00	11,460.00	68,132.47 *
Check	07/06/2016	6753	Nguyen, A:Qu...	Salt		PMA-Checking	4,821.25	4,821.25	72,953.72 ✓
Check	07/21/2016	6845	Manu, D:Carri...	Salt		PMA-Checking	6,107.54	6,107.54	79,061.26 *
Check	07/21/2016	6851	Manu, D:Carri...	Salt		PMA-Checking	192.70	192.70	79,253.96 *
Check	07/29/2016	6905	Carino, A:Qui...	Salt		PMA-Checking	5,825.00	5,825.00	85,078.96 *
Check	08/22/2016	7035	Baez, J:Quick...	Salt		PMA-Checking	6,090.06	6,090.06	91,169.01 *
Check	08/24/2016	7052	Eckert, D:Qui...	Salt		PMA-Checking	5,301.21	5,301.21	96,470.22 *
Check	09/23/2016	7226	Lau, M:MTWF...	Salt		PMA-Checking	675.24	675.24	97,145.46 *
Check	10/17/2016	7368	Fa'alta, J:Ste...	Salt		PMA-Checking	10,982.27	10,982.27	108,127.73 *
Check	10/21/2016	7401	Hoang, B:US...	Salt		PMA-Checking	3,079.92	3,079.92	111,207.65 *
Check	11/10/2016	7526	Maroon, R:Qu...	Salt		PMA-Checking	11,335.92	11,335.92	122,543.57 *
Check	12/30/2016	VV204	Sciancalepor...	Salt		PMA-Checking	9,521.85	9,521.85	132,065.42 *
<b>Total Maryann Salt</b>								<b>132,065.42</b>	<b>132,065.42</b>
<b>TOTAL</b>								<b>132,065.42</b>	<b>132,065.42</b>



## STATEMENT OF WORK

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### PROJECT SCOPE

This contract outlines an outsourced sales partnership between JumpCrew and Canoe. This contract is between JumpCrew LLC and Canoe, henceforth referred to as "Client."

## IMPLEMENTATION TASKS

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### ON-BOARDING

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#### Description:

- JumpCrew's implementation process lasts for 30-days
- During this time the Onboarding Manager (OM) will work with the Client and the JumpCrew delivery teams to get access to platforms, assets, and necessary logins to launch
- JumpCrew will host a welcome call to introduce the Client to their JumpCrew internal team and establish processes moving forward

#### JumpCrew Deliverables:

- 30-days focused on setting up and implementing the foundations necessary to complete all projects

#### Client Deliverables:

- The Client is able to provide all logins and assets in a timely manner and appropriate parties attend the welcome call
- Client invites all members from their team who will be involved

### PROJECT MANAGEMENT

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#### Description:

- OM will manage the project timeline reviewed with the client during the on-boarding time frame. This is built based on the scope of work
- OM will clearly share timelines and deliverables to the client to keep all projects/campaigns on track

#### Deliverables:

- Ensure all projects/campaigns launch at the times that are agreed upon during the on-boarding

#### Assumptions:

- Timelines are dependent upon the Client's response time, delivery of needed credentials, assets, etc.



## REPORTING CALLS

### Description:

- Bi-weekly meetings with JumpCrew Sales Leadership and Client's leadership

### Deliverables:

- Sales reporting presented and discussed
- JumpCrew Sales Leadership and to provide insight into sales data and make recommendations for improvement

## CLIENT SUPPORT

### Description:

- The Onboarding Manager will act as the Client's main point of contact during the implementation period
- The Onboarding Manager can be reached during business hours at 800AM CST-5:30PM CST
- Onboarding Manager has a 24-hour SLA

### Deliverables:

- A main point of contact at JumpCrew that will assist the client with any needs and/or questions

## DATABASE BUILDING

### BUYER PERSONA

### Description:

- Work with the Client on their ideal buyer persona to get handles on titles, locations, industries and company size (to target)

### Deliverables:

- Buyer Persona Presented

### Assumptions:

- The Client completes the Ideal Buyer Persona sheet



## DATABASE LIST

### Description:

- JumpCrew to provide a list of prospects based on the Ideal Buyer Persons.

NOTE: The Ideal Buyer Persons is strictly informed by the client.

### Deliverables:

- Data list delivered monthly based
- The maximum number of leads per month will not exceed 1,000 records
- Record Count may vary month over month depending on industry, demographics, geographic area and availability of records

## SALES REPRESENTATIVES

### DEDICATED SALES REPRESENTATIVES

#### Description:

- 2 JumpCrew Sales Reps
- Access to the reps Monday - Friday, 8:30am-6:30pm (EST)

### SALES LEADERSHIP CALL

#### Description:

- Call between the JumpCrew Sales Leadership and Client (point of contact)

### CANDIDATES DETERMINED

#### Description:

- JumpCrew will work with the client to build out the Ideal Sales Rep persona. JumpCrew Talent Acquisition team will conduct recruiting efforts to identify sales representatives who best fit the needs of the project.

#### Deliverables:

- JumpCrew to provide the client with visibility into candidate pipeline and receive feedback

### KPI & SUCCESS METRICS

#### Description:

- Sales Leadership will collaborate with Client to establish daily KPIs (activities) and success metrics
- Phase 1 KPIs:
  - Discovery and Testing
  - The first 30 days of sales following on-boarding will focus on activity KPIs - phone calls, emails, etc.
  - Expectation is to set an approx. average of unique daily touch points (combination of calls/emails/linkedin messages)
- Phase 2 KPIs
  - Sales Leadership & Client will meet monthly to review performance and determine month over month quota
    - Work together to set and achieve appointment setting targets
    - Set goal ROI
- Deliverables:
  - JumpCrew will establish daily KPIs to ensure optimal pipeline development during the early stage of the relationship and on-boarding. These KPIs will be adjusted to accommodate a higher volume of qualified







## TRAINING & ON-BOARDING

### SALES PROCESS

#### Description:

- Review Client's current sales process and activity (seeking so JumpCrew can closely monitor its sales Enablement Platform)

#### Deliverables:

- Define the end-to-end process (from first touch to qualified appointment set)

### DETERMINE HANDOFF PROCESS/ PAYMENT PROCESS

#### Description:

- Determine a process to best finalize an appointment or new sale and if applicable collect payment from leads that have converted

#### Deliverables:

- Defined appointment setting process for JumpCrew and the Client to easily hand off new qualified opportunities

### ESTABLISHED BUYER PERSONA

#### Description:

- JumpCrew to facilitate the process of ideal buyer persona identification (ultimately provided by the client)

#### Deliverables:

- Buyer persona overview provided by the client

### REVIEW MATERIALS

#### Description:

- Review all materials (training documents, sales process documents, scripts, demos, and all other sales related materials)

#### Deliverables:

- JumpCrew to establish a shared folder for sales materials with mutual access between JumpCrew and Client

#### Assumptions:

- Assumes they will provide materials to provide

### ESTABLISH TACTICS & FRAMEWORK

#### Description:

- Establish metrics/metric based on the verticals we're supporting
- Email template, call structure, and objection handling will be established/has been approved
- Establish a sales/conversation framework, touch point framework

#### Deliverables:

- Established sales workflow and framework



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# SALES ENABLEMENT

## SALES ENABLEMENT PLATFORM

### Description:

- Outreach.io is a sales enablement platform that drives efficiency and high performance at every stage of the sales cycle.

### Deliverables:

- Outreach.io Platform setup & customization to meet your company specific requirements
- User seats for each sales representative and one Admin seat
- Voice dialer
- Sales Management call listening functionality
- Email Templates
- Email Open/Click Tracking
- Email A/B Testing
- Standard Meeting Types
- Automation based off customer engagement

## ACTIVITY BASED METRICS

### Deliverables:

- Activity Based Metrics - data on which activities drive the best outcomes
- Visibility into the best times, channels and locations to best reach your customers



## LEAD NURTURING & WORKFLOWS

### Description:

- JumpCrew will create email copy written in your brand voice and is specific to the sales strategy

### Deliverables:

- 3-5 lead nurturing email sequences

### Out of Scope:

- Full website building
- Video creation
- eBooks, White Papers
- Presentations
- Branding materials like logos
- Marketing research outside of what's outlined in the SOW
- Travel
- Organic Social Media Marketing
- Content Marketing
- SEO
- Robust CRM features such as: products, invoicing, contracts, etc.
- User Access to Outreach.io
- New content/new sequence built outside of agreed upon optimization window
- Custom Integrations
- Outreach & CRM Integration
- HTML templates emails
- Email Marketing beyond Lead Nurturing



## FINANCIAL SUMMARY

JumpCrew, LLC will bill the Client at the start of the agreement.

The Client will be invoiced \$17,000 for the first month of service and then billed \$17,000 monthly thereafter for the duration of the initial term.

### SERVICES

2 Dedicated Business Development Reps

Implementation

Outreach.io

Tech Stack ( Hardware & Software)

Database List

Talent Acquisition

Sales Rep Commissions

Sales Management & Leadership

Ongoing Training & Development

Operations Support

Benefits, Liability, & Insurance

MONTHLY RECURRING TOTAL: \$17,000

FIRST MONTH TOTAL: \$17,000

This agreement is subject to the conditions below:

JumpCrew Terms & Conditions: See Master Service Agreement below.

Term: The initial term of the Agreement is for 6 months. After the Initial Term, this agreement will automatically renew on 6 month terms.

Cancellation: Client may cancel this agreement after the completion of the Initial Term. JumpCrew requires a 31-day written notice of cancellation via email. The client will be responsible for any recurring charges that fall within the 31-day window post the date of when such cancellation notice is received.



# MASTER SERVICE AGREEMENT

THIS MASTER SERVICES AGREEMENT is made and entered into effective as of the \_\_\_\_\_ (the "**Effective Date**") by and between JumpCrew, LLC ("**JumpCrew**") and Canoe ("**Client**," and together with JumpCrew, hereinafter the "**Parties**," and each a "**Party**")

## RECITALS:

**WHEREAS**, Client desires JumpCrew to render professional services to Client as described from time to time in the Statement(s) of Work, if any, attached hereto and incorporated herein by reference;

**NOW THEREFORE**, in consideration of the mutual benefits, agreements, covenants and promises herein and other good and valuable consideration, the sufficiency of which is hereby acknowledged, the parties hereto hereby agree as follows:

## AGREEMENT

### 1. Definitions

1.1. "Agreement" means this written agreement between JumpCrew and Client, together with any and all appendices, addendums, exhibits, schedules and other attachments hereto, including without limitation the Statement(s) of Work, if any, attached hereto.

1.2. "Deliverables" means deliverables (including without limitation any licenses and the terms of any licenses) Client will receive from JumpCrew as a result of performance of the Services.

1.3. "Intellectual Property Rights" means all patents (including originals, divisionals, continuations, continuations-in-part, extensions, foreign applications, utility models and re-issues), patent applications, copyrights (including all registrations and applications therefor) trade secrets, service marks, trademarks, trade names, trade dress, trademark applications and other proprietary and intellectual property rights, including moral rights.

1.4. "Services" means the services provided to Client by JumpCrew as set forth in any Statement(s) of Work.

1.5. "Statement of Work" means any and each document so named and from time to time prepared by JumpCrew and accepted by Client, and attached as an exhibit to this Agreement, indicating (i) a scope of Services to be performed by





JumpCrew pursuant to this Agreement; (ii) the Deliverables to be delivered in connection with such Services; (iii) the schedules, fees and expenses for such Services; and (iv) any additional terms or conditions applicable to the foregoing.

1.6, "Term" the period from the Effective Date until this Agreement is terminated pursuant to Section 5, herein.

**2. JumpCrew Services.** JumpCrew will provide Services for Client as expressly described herein and in any Statement(s) of Work attached hereto. Any change to a Statement of Work shall require written consent of both Parties.

**3. Support Services.** Client shall provide support services as reasonably requested by JumpCrew in connection with and in support of JumpCrew's performance of the Services (the "Support Services"). Client will be responsible for, and assumes the risk of, any problems resulting from the performance of Support Services.

#### **4. Price and Payment for Services**

4.1. Compensation for Services. Client shall pay to JumpCrew, for Services performed, those fees and expenses set forth on a corresponding Statement of Work ("Fees"). Fees not paid within ten (10) days of their respective due date, as set forth on a corresponding Statement of Work, shall accrue interest at a monthly rate equal to the greater of (i) 1.5% of such unpaid Fees and (ii) \$1,000. At the beginning of each new calendar year during the Term, unless otherwise agreed to in writing by the Parties and without necessity of any action on behalf of JumpCrew or the Client, the Fees shall increase by five percent (5%).

4.2. Taxes, Duties and Shipping Costs. Client agrees to pay all applicable sales, use, services, value-added, consumption or other taxes arising or that become due in connection with Client's purchase of the Services. JumpCrew shall be solely responsible for all wages, taxes, deductions and withholdings with respect to JumpCrew personnel.

4.3. Independent Contractor. The status of JumpCrew shall be that of an independent contractor, and no JumpCrew personnel will be deemed an employee or agent of Client. None of the terms in this Agreement will be construed as creating a partnership, joint venture, agency, master-servant, employment, trust, or any other relationship between Client and JumpCrew.

#### **5. Term and Termination.**

(i) Term. The Term of this Agreement shall commence on the Effective Date and conclude on the date all the Services contemplated by all outstanding Statement of Work are complete, subject to Section 5(ii), below.

(ii) Termination. Either Party may terminate this Agreement, and/or any Statement of Work immediately upon written notice to the other Party (a) for failure by the other Party to comply with the terms of this Agreement or any Statement of Work, respectively, provided that if such failure is curable, the breaching Party shall be provided fifteen (15) calendar days to cure such failure before this Agreement, or the respective Statement of Work, is terminated; or (b) if the other Party (1) becomes insolvent; (2) fails to pay its debts or perform its obligations in the ordinary course of business; or, (3) becomes the subject of any voluntary or involuntary proceeding in bankruptcy, liquidation, dissolution, receivership, attachment or composition, or makes a general assignment for the benefit of creditors, provided that, in the case of an involuntary proceeding, the proceeding is not dismissed with prejudice within sixty (60) days after the institution thereof.

(iii) Effect of Termination. Upon such termination, each Party shall return all Confidential Information of the other Party in its possession, to the other Party, and JumpCrew shall be paid a pro-rated portion of Fees otherwise due pursuant to the terminated Statement(s) of Work.

#### **6. Confidential Information**



6.1 Confidential Information. During the Term, and for a period of three (3) years thereafter (except with respect to trade secrets, which shall be held in confidence for so long as they constitute trade secrets pursuant to the applicable law), each Party and its affiliates, directors, officers, employees, authorized representatives, agents and advisors (including,



without limitation, attorneys, accountants, consultants, bankers and financial advisors) shall keep confidential all information concerning the other Party's proprietary business procedures, products, services, operations, marketing materials, fees and policies or plans, received or obtained during the negotiation or performance of the Agreement, whether such information is oral or written, and whether or not labeled as confidential by such Party (collectively, "**Confidential Information**") provided however that either Party may share Confidential Information of the other Party with its officers, employees or representatives as necessary in connection with the performance by that Party of its obligations arising hereunder. The receiving Party shall safeguard disclosure of Confidential Information to the same extent that the receiving Party safeguards its own Confidential Information, but in any case will at minimum use reasonable care. Upon request of the disclosing Party, the receiving Party will promptly return to the disclosing Party or destroy, certifying in writing to the disclosing Party the destruction of such, Confidential Information of the disclosing Party.

**6.2. Exclusions from Definition of Confidential Information.** The following information shall not be considered "Confidential Information" for the purposes of this Agreement: information which (i) is or becomes publicly known without any fault of or participation by the receiving Party or its representatives; (ii) was in the receiving Party's possession prior to the time it was received from the disclosing Party or came into the receiving Party's possession thereafter, in each case lawfully obtained from a source other than disclosing Party or its representatives and not subject to any obligation of confidentiality or restriction on use; (iii) is required to be disclosed by judicial arbitral or governmental order or process or operation of law, in which event the receiving Party will, unless prohibited by law, notify the disclosing Party of the requirement of disclosure before making such disclosure and will comply with any protective order or other limitation on disclosure obtained by the disclosing Party; or (iv) is independently developed by the receiving Party without reference to the disclosing Party's Confidential Information.

**7. License and Intellectual Property Rights.** The Deliverables, as well as all works, materials, software, documentation, methods, apparatus, systems, processes, Intellectual Property Rights, and the like and all improvements, updates, revisions, or other changes to any of the foregoing, prepared, developed, conceived, or delivered as part of or in connection with the Services, and all tangible embodiments thereof, shall be considered "**Work Product**". Unless otherwise expressly provided in a Statement of Work, Client shall have exclusive right, interest, title and ownership rights, including all Intellectual Property rights, in all Work Product. Client will exclusively own all data that may be collected and compiled by Client as a result of JumpCrew providing the Services hereunder.

**8. Representations and Warranties.** Each Party represents and warrants to the other Party that: (a) it has validly executed and delivered this Agreement and that this Agreement constitutes its legal, valid and binding obligation enforceable against it in accordance with its terms, subject to bankruptcy, insolvency, reorganization and other laws affecting creditors' rights generally, and, with regard to equitable remedies, to the discretion of the court before which proceedings to obtain those remedies may be pending; (b) it has all requisite corporate power and authority to enter into this Agreement and to carry out the transactions contemplated by this Agreement, and that the execution, delivery and performance of this Agreement and the consummation of the transactions contemplated by this Agreement have been duly authorized by all requisite corporate action on its behalf; (c) its execution and delivery of this Agreement and performance or compliance with the terms of this Agreement will not conflict with, result in a breach of, constitute a default under, or require the consent of any third party under any license, sublicense, lease, contract, agreement or instrument to which it is bound or to which its properties are subject; and (d) there are no pending or threatened lawsuits, actions or any other legal or administrative proceedings against it which, if adversely determined against it, would have a material adverse effect on its ability to perform its obligations under this Agreement.

## **9. Warranties and Disclaimers**

**9.1. Warranty.** EXCEPT AS PROVIDED IN THIS SECTION, ALL SERVICES AND WORK PRODUCT ARE DELIVERED TO CLIENT OR ANY THIRD PARTY WITHOUT WARRANTY OF ANY KIND (EXPRESS IMPLIED, OR STATUTORY), INCLUDING, BUT NOT LIMITED TO, ANY EXPRESS OR IMPLIED WARRANTIES OF: 1) MERCHANTABILITY; 2) FITNESS FOR A PARTICULAR PURPOSE; 3) EFFORT TO ACHIEVE PURPOSE; 4) QUALITY; OR 5) ACCURACY. NO EMPLOYEE, CONSULTANT, AGENT OR

OTHER REPRESENTATIVE OF JUMPCREW HAS AUTHORITY TO BIND JUMPCREW TO ANY ORAL REPRESENTATIONS OR WARRANTIES CONCERNING THE SERVICES OR THE DEVELOPER SOFTWARE.

9.2. Limitation of Liability. IN NO EVENT SHALL JUMPCREW BE LIABLE TO CLIENT FOR ANY AMOUNT IN EXCESS OF THE FEES ACTUALLY PAID BY CLIENT TO JUMPCREW FOR SERVICES AND WORK PRODUCT PROVIDED HEREUNDER. CLIENT AGREES THAT ANY EFFORTS BY JUMPCREW TO MODIFY ITS SERVICES OR WORK PRODUCT SHALL NOT BE DEEMED A WAIVER OF THESE LIMITATIONS, AND THAT ANY JUMPCREW WARRANTIES SHALL NOT BE DEEMED TO HAVE FAILED OF THEIR ESSENTIAL PURPOSE.

9.3. No Special Damages. CLIENT AGREES THAT IN NO EVENT SHALL JUMPCREW BE LIABLE TO CLIENT OR ANY THIRD PARTY FOR ANY LOSS OF PROFITS, LOSS OF DATA, LOSS OF USE, INTERRUPTION OF BUSINESS, OR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES OF ANY KIND WHETHER UNDER THIS AGREEMENT OR OTHERWISE, EVEN IF JUMPCREW WAS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES EXCEPT IF JUMPCREW WAS GROSSLY NEGLIGENT. MODIFICATIONS MADE TO WORK PRODUCT BY CLIENT OR ANY THIRD PARTY VOIDS ANY REMAINING EXPRESS OR IMPLIED WARRANTIES.

## 10. Indemnification

10.1 Indemnification. Each Party shall, at its expense, indemnify and hold harmless the other Party and its affiliates and their officers, directors, employees, agents and representatives (collectively, the "Indemnified Party," and the Party so indemnifying, the "Indemnifying Party") from and against all judgments, losses, payments, costs, expenses (including reasonable attorneys' fees), damages, settlements, liabilities, fines, and penalties incurred by the Indemnified Party, arising in connection with (i) a breach by the Indemnifying Party of any of its obligations, covenants, warrants or representations hereunder, or (ii) the gross negligence or willful misconduct of the Indemnifying Party.

10.2 Indemnification Procedure. The Indemnified Party will provide the Indemnifying Party: (a) reasonably prompt written notice of the existence of such Claim or Costs; (b) control over the defense or settlement of any such Claim, provided that the Indemnifying Party may not settle such Claim without the Indemnified Party's prior written consent, which consent must not be unreasonably withheld, and provided that the Indemnified Party has the right to participate in the defense of any such Claim at its expense and through counsel of its choosing; and (c) non-financial assistance at Indemnifying Party's request to the extent reasonably necessary for the defense of any such Claim. A failure by an Indemnified Party under this Section shall only affect Indemnifying Party's obligations under this Section to the extent any such failure materially prejudices Indemnifying Party's ability to reduce the Costs that may be owed to an Indemnified Party, or to defend a Claim under this Section. Further, notwithstanding the terms of this Section, in the event that an Indemnified Party pays a Claim asserted against it immediately prior to the due date for such payment in order to prevent further penalties or adverse consequences, the payment of such amount will not be deemed a breach under this Section and is recoverable by the Indemnified Party as a Cost without reference to the ultimate disposition of the Claim.

## 11. Miscellaneous.

11.1 Non-Solicitation. Client and JumpCrew will not directly or indirectly solicit for employment or hire current or former employees of the other party without the other party's prior written consent (which will not be unreasonably withheld), during the Term and for 24 months thereafter.

11.2 Subcontracting and Assignment. Neither Party may, without the prior written consent of the other Party, assign any of its rights or delegate any of its duties pursuant to this Agreement. Any attempted assignment without the other Party's consent will be void and of no force or effect. Notwithstanding the foregoing, either Party may assign this Agreement and its rights hereunder to any successor in interest whether by sale of assets, equity, merger or otherwise, provided that such transferring Party will notify the other Party in writing, promptly, of such assignment.

11.3 Use of Name and Publicity. Unless otherwise agreed to in writing, neither Party will or will cause or permit its personnel, to use the name, logo, trademark, trade name, or other marks of the other Party without the other Party's written consent.



11.4 Notices. Unless otherwise required under this Agreement, all notices, consents and other communications hereunder must be in writing and will be deemed to have been duly given when delivered personally, or one (1) business day after being sent by a nationally-recognized overnight courier with package tracking capabilities, or three (3) business days after being sent postage prepaid by certified or registered mail, return receipt requested. Notice that is delivered via facsimile or electronic mail is sufficient to meet the notice requirement, provided it is: (i) confirmed as received by the other Party, or (ii) an original copy follows it, as set forth above, in a timely manner. All notices should be sent to the following addresses and indicated contacts:

If to Canoe:

[Billing\_Street\_\_c]

[Billing\_City\_\_c], [Billing\_State\_\_c], [Billing\_Zip\_\_c]

[Chargent\_Billing\_Contact\_Email\_\_c]

If to JumpCrew:

501 Great Circle Rd.

Nashville, TN 37278

info@jumpcrew.com

12.1 Survival. Terms and conditions herein that are intended to survive, shall survive, termination of this Agreement.

12.2 No Third-Party Beneficiaries. Except as stated herein this Agreement will not benefit or create any right or cause of action in or on behalf of any person or entity other than the Parties.

12.3 Modification and Waiver. No modification of this Agreement or any Statement of Work and no waiver of any breach of this Agreement or any Statement of Work will be effective unless in writing and signed by an authorized representative of each Party. No waiver of any breach of this Agreement or any Statement of Work, and no course of dealing between the Parties, will be construed as a waiver of any subsequent breach of this Agreement or any Statement of Work.

12.4 Severability. The provisions of this Agreement are severable. If a court or arbitrator holds any provision of this Agreement or any Statement of Work invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions will in no way be affected or impaired thereby. If a court or arbitrator holds any such provision to be invalid or unenforceable, the adjudicating entity shall replace that provision with a provision that is valid and enforceable, and most nearly reflects the intent of the original provision.

12.5 Contrary, Inconsistent, or Additional Terms. In the event of any conflict between the terms of any Statement of Work and the terms of this Agreement, the terms of the applicable Statement of Work shall control.

12.6 Governing Law. This Agreement and each Statement of Work will be construed as having been made in and will be governed in accordance with the laws of the State of Delaware, excluding any applicable conflict of law provisions.

12.7 Remedies upon Default. Unless specifically set forth in this Agreement or an applicable Statement of Work, in the event of breach by either Party, the non-breaching Party will be entitled to exercise any and all rights and remedies available to it at law or in equity, whether concurrently or separately, and the exercise of one remedy will not be deemed either an election of such remedy or a preclusion of the right to exercise any other remedy.

12.8 Execution. To facilitate execution, this Agreement may be executed (a) pursuant to the process set forth in the Electronic Signatures in Global and National Commerce Act (15 USC §7001 et seq.), or (b) in as many counterparts as may be required to reflect all Parties' assent; all counterparts shall collectively constitute a single agreement. A legible facsimile or emailed signature that can be authenticated will constitute an original and binding signature of a Party.



12.9 Entire Understanding. This Agreement, and any Statement of Work attached hereto, constitute the exclusive and entire agreement between the Parties with respect to its subject matter, and as of the Effective Date, supersedes all prior or contemporaneous agreements, negotiations, representations and proposals of any kind, whether written or oral, either express or implied, relating to this subject matter.

*[Signature page follows]*



IN WITNESS WHEREOF, THE PARTIES HERETO HAVE CAUSED THIS AGREEMENT TO BE EXECUTED AS OF THE DATE INDICATED ABOVE

#### CLIENT AUTHORIZATION

Client:

Signer Name:

Signature:

Date:

#### JUMPCREW AUTHORIZATION

Client:

Signer Name:

Signature:

Date:





## STATEMENT OF WORK

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### PROJECT SCOPE

The JumpCrew team will work to optimize the following digital campaigns: Paid search and Paid Social ads, Content Marketing, included as outlined below. This contract is between JumpCrew LLC and Canoe henceforth referred to as "Client."

## CLIENT SUCCESS TASKS

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### ON-BOARDING

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#### Description:

- JumpCrew's on-boarding & implementation process lasts for 30-days
- During this time the Marketing Strategist and Marketing Director will work with the Client and the JumpCrew delivery teams to get access to platforms, assets, and necessary logins to launch
- Marketing Strategist and Marketing Director will provide initial strategic guidance and ongoing strategic support throughout life of engagement
- JumpCrew will host an hour-long kickoff call to introduce the Client to their JumpCrew internal team, followed by individual breakout calls to cover specific deliverables as needed

#### Deliverables:

- 30-days focused on setting up and implementing the foundations necessary to complete all projects

#### Assumptions:

- The Client is able to provide all logins and assets in a timely manner and appropriate parties attend the on-boarding call
- Client invites all members from their team who will be involved

### PROJECT MANAGEMENT

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#### Description:

- JumpCrew's Marketing Strategist will manage the project timeline reviewed with the client during the on-boarding time / frame. This is built based on the scope of work
- JumpCrew's Marketing Strategist will clearly share timelines and deliverables to the client to keep all projects/campaigns on track

#### Deliverables:

- Ensure all projects/campaigns launch at the times that are agreed upon during the on-boarding

#### Assumptions:

- Timelines are dependent upon the Client's response time, delivery of needed credentials, assets, etc.





## REPORTING CALLS

### Description:

- Bi-weekly meetings with Marketing Leadership

### Deliverables:

- Marketing Reporting & campaign performance presented and discussed
- Marketing Leadership to provide insight into data and make recommendations for improvement

## CLIENT SUPPORT

### Description:

- The Marketing Strategist will act as the Client's main point of contact
- The Marketing Strategist can be reached during business hours 9:00AM-5:30PM CST
- Marketing Strategist has a 7/4-hour SLA

### Deliverables:

- A main point of contact at JumpCrew that can assist the client with any need and/or questions



## PAID ADS- SEARCH AND SOCIAL

### PAID ADS - SEARCH AND SOCIAL

#### **Deliverables:**

- Account Audit and Strategic Planning
- Account Creation (e.g., Google Ads, Facebook Ads, LinkedIn Ads) - Based on keyword/audience research and includes campaigns, ad groups, copy/ad extensions, conversion tracking, and landing page mapping
- Budget forecasting - use keywords/audiences, seasonality, historical account notes, and seasonal trends to forecast budget that will lead to more conversions and website traffic
- Ongoing optimizations - Drive strong performance that aligns with overall business and other marketing channels
- Keyword/audience bid optimizations
- Paid Keyword expansion - Implementing new keywords/audience targeting and excluding irrelevant targeting
- Adjusting campaign levers such as delivery method, budget allocation, ad rotation, ad positions, dayparting, geo-targeting, etc.
- Test and implement new/ad copy as needed on a regular basis
- Campaign maintenance - conduct regular quality checks ensuring the account is running properly
- Ensure Conversion pixels are set up and firing correctly
- Target parameters are set up correctly
- Ad copy and landing pages are effective
- Reporting - Provide regular reports through email/emails for relevant KPIs agreed upon with the client

\*The Paid Ads Manager will decide on the best platform/s to leverage for Starving Students and will present for approval prior to rollout, but initially we'd suggest implementing Google Search and Facebook Paid Advertising, for a total of 2 platforms.

Paid Search and Social cost - \$2000/platform set up, \$1500/platform monthly maintenance and ongoing optimization

Example - Google Ads plus Facebook: \$4000/month one set up, \$3000/monthly

**\*\*Media Costs (those costs paid directly to Google, LinkedIn, etc.) are not covered in this agreement and will be paid by the client directly to the media provider. We estimate the initial media spend will be in the \$2,000-5,000/month per platform range at this point, but will verify once initial strategic planning is complete.**

## CONTENT AND EMAIL MARKETING

### CONTENT

- **Description:**
  - 4 pieces of content monthly (blog posts, social media post creation)
  - 1 Lead magnets quarterly (ebooks, gated content)
  - 1 Landing page quarterly

#### **Deliverables:**

- 10 business days presentation of work and implementation
- + Content Cost: \$2000/monthly

### EMAIL MARKETING

- **Deliverables:**

- Email Marketing audit and recommendation
  - Account creation, if necessary
  - Email strategy and content calendar
  - 2 completely custom built email templates
  - 1 automated nurture series with up to 5 emails
  - 1 Promotional/Content Email created and deployed to full audience monthly
  - Maximum of 2 custom graphics/sign per email
  - A/B subject line and content testing when appropriate
  - Segments created and monitored for your target audiences
  - Reporting provided on regular reporting calls for opens, platform usage via email, clicks, bounces, opt outs, and other relevant KPI's
- Email Cost: \$2500 set up, \$1500/monthly

## SEO SERVICES, WEBSITE UPGRADE/UPDATE

### SEO

#### TECHNICAL SEO AUDIT

- **Description:**
  - Deep dive into the website build to ensure that it is built with a strong technical SEO foundation
    - Google Search Console setup
    - Bing Webmaster tools configuration
    - Search tool setup
    - Keyword page mapping
    - Keyword research
    - Robots.txt file configuration
    - Sitemap recommendation
    - WARE frame recommendation
    - Meta titles and description writing
    - URL structure recommendations
    - Schema and rich snippet recommendations
    - On page SEO recommendations
    - Internal linking recommendations
    - Page speed recommendations

#### Deliverables:

- Full site audit and recommendations to be delivered via .pdf presentation and excel spreadsheet

#### KEYWORD RESEARCH META TITLES AND DESCRIPTION MAPPING

- **Description:**
  - Competitive analysis and broader keyword research to find additional keywords to target
  - We will map core keywords to pages and craft meta titles and descriptions. This will help optimize pages to rank for our target keywords

#### Deliverables:

- Excel sheet

#### KEYWORD EXPANSION AND CONTENT RECOMMENDATIONS

- **Description:**
  - Competitive analysis and broader keyword research to find additional keywords to target
  - Content mention and recommendation to increase website traffic and keyword ranking

#### Deliverables:

- To be delivered via .pdf presentation and excel sheet

- SEO Cost: \$3500 month One, \$2400 monthly thereafter

### WEBSITE UPGRADE/UPDATE

- Description:
  - To be scoped out in depth at a later date, if desired.
- Website Upgrade Cost Estimate: TBD based on ultimate scope of engagement.



#### **Out of Scope (All phases)**

- Video creation
- Presentations
- Branding materials
- Marketing research outside of what's outlined in the SOW
- Travel
- Organic Social Media Marketing
- Robust CRM features such as: products, invoicing, contracts, etc.
- User Access to Outreach.io
- New content/new sequence built outside of agreed upon optimization window
- Custom Integrations
- Outreach & CRM Integration



## FINANCIAL SUMMARY

JumpCrew, LLC will bill the Client at the start of the agreement.

For Phase 1, the Client will be billed \$6,000 for the first month of service and then billed \$5,000 monthly thereafter for the duration of the initial term, or until this agreement is amended to provide additional support (i.e. roll out work described in additional phases.)

\*Note- these costs do not include Media Spend (media cost for Google Ads, Facebook, etc. - client will pay those directly to the appropriate platform.)

### SERVICES

Content	\$2000
Paid Search Ads*	\$2000 Month 1 (\$1500 ongoing)
Paid Social Ads*	\$2000 Month 1 (\$1500 ongoing)

FIRST MONTH TOTAL: \$6,000

MONTHLY RECURRING TOTAL: \$5,000

\*Note- these costs do not include Media Spend (media cost for Google Ads, Facebook, etc. - client will pay those directly to the appropriate platform.)

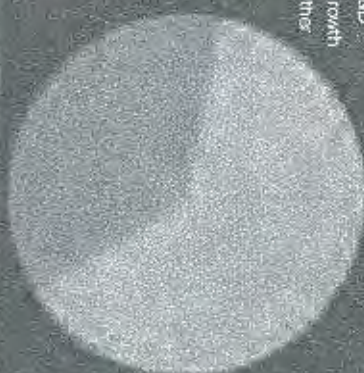
Term: The initial term length determined prior to initiating contract. Recommend initial engagement of 3 to 6 months.



Margann Salt, Inc.  
Charts & KPIs  
August 23, 2020

Capital

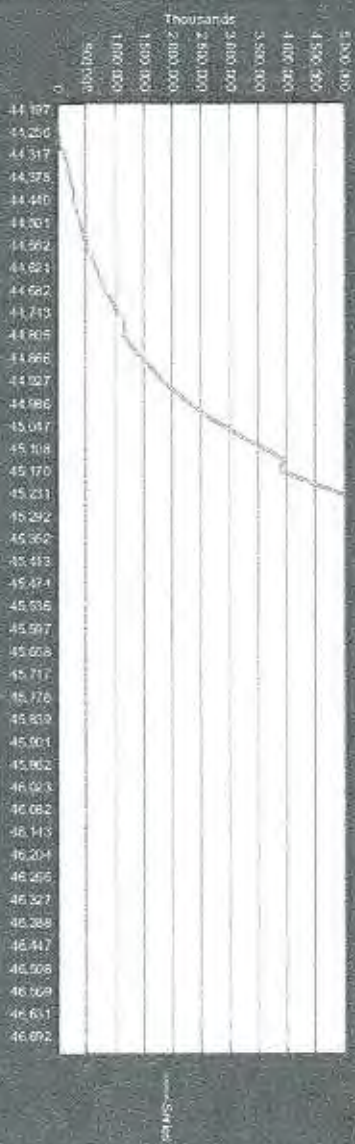

Ops  
R&D  
Growth  
Other



Monthly Revenue vs Expenses | 5 Year Projection



Cash in the Bank | 5 Year Projection





## Financial Statement (Annual)

August 23, 2020

USD

2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	CAGR
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	13-17

## KEY INDICATORS

## INCOME STATEMENT

	USD	1,863,310	2,066,750	5,691,110	14,975,972	43,965,196	134,745,576	419,433,665	136.4%
Revenue	USD	492,628	492,628	492,628	492,628	492,628	492,628	492,628	0.0%
Mortgage Originations	USD	890,941	612,471	959,553	982,953	1,081,174	1,189,210	1,308,041	8.0%
Joint Origination & New Capital Acquisitions	USD	689,741	1,371,681	4,304,821	13,710,361	42,401,254	133,073,738	417,642,398	149.7%
Revenue Source A	USD	0	0	0	0	0	0	0	0.0%
COGS	USD	270,876	270,876	270,876	270,876	270,876	270,876	270,876	0.0%
COGS (incl. Franchise Fees)	USD	0	0	0	0	0	0	0	0.0%
COGS (incl. Franchise Fees)	USD	264,000	264,000	264,000	264,000	264,000	264,000	264,000	0.0%
COGS (incl. Franchise Fees)	USD	0	0	0	0	0	0	0	0.0%
Gross Profit	USD	1,592,434	2,595,874	6,416,234	14,705,096	43,694,320	134,474,700	419,162,789	135.7%
Gross margin	%	85.5%	85.5%	85.2%	85.2%	85.2%	85.2%	85.2%	0.0%
SG&A	USD	985,968	1,025,568	1,067,148	1,110,807	1,156,649	1,204,793	1,265,324	3.3%
SG&A	USD	740,000	751,800	773,180	795,839	818,961	842,613	866,756	2.8%
MARKETING & GROWTH	USD	54,000	54,000	54,000	54,000	54,000	54,000	54,000	0.0%
ADVERTISING & PROM. SERVICES	USD	5,400	5,400	5,400	5,400	5,400	5,400	5,400	0.0%
RENT	USD	71,928	71,928	71,928	71,928	71,928	71,928	71,928	0.0%
TECH SUPPORT & SERVICES	USD	1,440	1,440	1,440	1,440	1,440	1,440	1,440	0.0%
INSURANCE	USD	48,000	48,000	48,000	48,000	48,000	48,000	48,000	0.0%
UTILITIES	USD	6,000	6,000	6,000	6,000	6,000	6,000	6,000	0.0%
OTHER EXPENSES	USD	7,200	7,200	7,200	7,200	7,200	7,200	7,200	0.0%
EBITDA	USD	606,466	1,370,306	4,343,086	13,594,289	42,537,671	133,269,917	417,897,465	149.3%
EBITDA margin	%	32.5%	65.8%	76.4%	90.8%	96.8%	98.6%	99.6%	0.0%
D&A	USD	0	0	0	0	0	0	0	0.0%
EBIT	USD	606,466	1,370,306	4,343,086	13,594,289	42,537,671	133,269,917	417,897,465	149.3%
EBIT margin	%	32.5%	65.8%	76.4%	90.8%	96.8%	98.6%	99.6%	0.0%
Interest expense	USD	0	0	0	0	0	0	0	0.0%
Income taxes	USD	55,772	173,343	513,965	1,614,119	5,049,114	15,809,136	49,209,136	28.4%
Net income	USD	550,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
Net margin	%	29.6%	58.0%	67.4%	80.3%	85.3%	87.2%	95.8%	0.0%

## BALANCE SHEET

Operating cash	USD	0	0	0	0	0	0	0	0.0%
Excess cash	USD	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%
Accounts receivable	USD	0	0	0	0	0	0	0	0.0%
Investments	USD	0	0	0	0	0	0	0	0.0%
Prepaid expenses	USD	0	0	0	0	0	0	0	0.0%
Current Assets	USD	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%
PP&E (net)	USD	0	0	0	0	0	0	0	0.0%
Intangible assets	USD	0	0	0	0	0	0	0	0.0%
Investments	USD	0	0	0	0	0	0	0	0.0%
Other assets (net)	USD	0	0	0	0	0	0	0	0.0%
Non-Current Assets	USD	0	0	0	0	0	0	0	0.0%
Total Assets	USD	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%
Financial obligations (Debt)	USD	0	0	0	0	0	0	0	0.0%
Accounts payable	USD	0	0	0	0	0	0	0	0.0%
Provisions	USD	0	0	0	0	0	0	0	0.0%
Unearned revenue	USD	0	0	0	0	0	0	0	0.0%
Total Liabilities	USD	0	0	0	0	0	0	0	0.0%
Common equity	USD	250,000	250,000	250,000	250,000	250,000	250,000	250,000	0.0%
Retained earnings	USD	55,772	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%
Total Equity	USD	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%
Total Liabilities + Equity	USD	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%

## CASH FLOW

Initial cash balance	USD	0	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	144.0%
Cash inflows	USD	250,000	250,000	250,000	250,000	250,000	250,000	250,000	0.0%
Operating change in cash	USD	550,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
Net income	USD	550,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
(+) D&A	USD	0	0	0	0	0	0	0	0.0%
(-) Change in WC	USD	0	0	0	0	0	0	0	0.0%
(-) CAPEX	USD	0	0	0	0	0	0	0	0.0%
(+) Change in debt	USD	0	0	0	0	0	0	0	0.0%
(-) Dividends	USD	0	0	0	0	0	0	0	0.0%
Ending cash balance	USD	800,693	1,997,656	5,826,777	17,808,947	55,295,504	172,747,568	580,663,151	121.6%
Total capital requirements	USD	(8,296)	0	0	0	0	0	0	0.0%

## VALUATION

EBIT	USD	606,466	1,370,306	4,343,086	13,594,289	42,537,671	133,269,917	417,897,465	149.3%
(-) Taxes	USD	55,772	173,343	513,965	1,614,119	5,049,114	15,809,136	49,209,136	28.4%
(-) Interest	USD	0	0	0	0	0	0	0	0.0%
Net income	USD	550,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
(+) D&A	USD	0	0	0	0	0	0	0	0.0%
Gross cash flow	USD	550,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
(-) Change in WC	USD	0	0	0	0	0	0	0	0.0%
(-) CAPEX	USD	0	0	0	0	0	0	0	0.0%
(+) Equity investment	USD	250,000	250,000	250,000	250,000	250,000	250,000	250,000	0.0%
(+) Debt	USD	0	0	0	0	0	0	0	0.0%
Free cash flow	USD	800,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
Exit value	USD	800,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%
Discounted cash flow	USD	800,693	1,196,963	3,829,121	11,980,170	37,488,557	117,460,781	402,087,440	152.7%

Maryann Salt, Inc.

## Operating Costs

August 23, 2020

		Jan-21	Feb-21
	Expense	Month 1	Month 2

## KEY INDICATORS

### CONSOLIDATED COGS

CATEGORY #1: Web Services	USD	573	573
CATEGORY #2: Outsourced	USD	22,000	22,000
CATEGORY #3: Payment Processing	USD	0	0
<b>Total COGS</b>	<b>USD</b>	<b>22,573</b>	<b>22,573</b>

### CATEGORY #1: Web Services

Hubspot	USD	50	50
Homebot	USD	200	200
Floify	USD	43	43
Process St	USD	18	18
Slack	USD	12	12
Mortgage Coach	USD	120	120
MBS Live	USD	30	30
Help Scout - Chatbot	USD	20	20
Canva	USD	20	20
Duda	USD	30	30
Google Analytics	USD	USD	USD
Google Domain	USD	30	30
Service 13	USD	0	0
<b>Total</b>	<b>Ops USD</b>	<b>573</b>	<b>573</b>

### CATEGORY #2: Outsourced

Jump Crew - Customer Support and Marketing	USD	17,000	17,000
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Marketing & SEO		USD	5,000	5,000
Service 3		USD	0	0
Service 4		USD	0	0
<b>Total</b>	<b>Ops</b>	<b>USD</b>	<b>22,000</b>	<b>22,000</b>

Financial obligations (Debt)	USD							
Accounts payable	USD	0	0	0	0	0	0	0
Provisions	USD							
Unearned revenues	USD							
<b>Total Liabilities</b>	USD	0	0	0	0	0	0	0
Common equity	USD							
Net earnings	USD	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Retained earnings	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631
<b>Total Equity</b>	USD	0	(6,206)	47,910	102,027	156,144	210,260	265,583
<b>Total Liabilities + Equity</b>	USD	243,794	297,910	352,027	406,144	460,260	515,583	571,214
	USD							
	USD	0.0	0.0	0.0	0.0	0.0	0.0	0.0

## CASH FLOW

Initial cash balance	USD	0	243,794	297,910	352,027	406,144	460,260	515,583
Cash infusions	USD	250,000	0	0	0	0	0	0
Capital calls (share of commitment)	%							
Investor Cash	USD	250,000	0	0	0	0	0	0
Operating change in cash	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631
Net income	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631
(+) D&A	USD	0	0	0	0	0	0	0
(+) Change in WC	USD	0	0	0	0	0	0	0
(-) CAPEX	USD	0	0	0	0	0	0	0
(+) Change in debt	USD	0	0	0	0	0	0	0
(-) Dividends	USD							
Ending cash balance	USD	243,794	297,910	352,027	406,144	460,260	515,583	571,214
Total capital requirements	USD	(6,206)						

5,000	5,000	5,000	5,000	5,000
0	0	0	0	0
0	0	0	0	0

<b>22,000</b>	<b>22,000</b>	<b>22,000</b>	<b>22,000</b>	<b>22,000</b>
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Mar-21	Apr-21	May-21	Jun-21	Jul-21
Month 3	Month 4	Month 5	Month 6	Month 7

573	573	573	573	573
22,000	22,000	22,000	22,000	22,000
0	0	0	0	0
22,573	22,573	22,573	22,573	22,573

50	50	50	50	50
200	200	200	200	200
43	43	43	43	43
18	18	18	18	18
12	12	12	12	12
120	120	120	120	120
30	30	30	30	30
20	20	20	20	20
20	20	20	20	20
30	30	30	30	30
USD	USD	USD	USD	USD
30	30	30	30	30
0	0	0	0	0
573	573	573	573	573

17,000      17,000      17,000      17,000      17,000





PAYROLL	USD	66,000	66,000	66,000	66,000	66,000	66,000	66,000
MARKETING & GROWTH	USD	4,500	4,500	4,500	4,500	4,500	4,500	4,500
ADVISORY & PROF. SERVICES	USD	450	450	450	450	450	450	450
RENT	USD	5,994	5,994	5,994	5,994	5,994	5,994	5,994
TECH SUPPORT & SERVICES	USD	120	120	120	120	120	120	120
INSURANCE	USD	4,000	4,000	4,000	4,000	4,000	4,000	4,000
UTILITIES	USD	500	500	500	500	500	500	500
OTHER EXPENSES	USD	600	600	600	600	600	600	600
<b>EBITDA</b>	USD	<b>(6,206)</b>	<b>54,116</b>	<b>54,117</b>	<b>54,117</b>	<b>54,117</b>	<b>55,323</b>	<b>55,631</b>
<i>EBITDA margin</i>	%	<i>0.0%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.6%</i>	<i>34.7%</i>
D&A	USD	0	0	0	0	0	0	0
<b>EBIT</b>	USD	<b>(6,206)</b>	<b>54,116</b>	<b>54,117</b>	<b>54,117</b>	<b>54,117</b>	<b>55,323</b>	<b>55,631</b>
<i>EBIT margin</i>		<i>0.0%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.6%</i>	<i>34.7%</i>
Interest expense	USD	0	0	0	0	0	0	0
Income taxes	USD							
<b>Net income</b>	USD	<b>(6,206)</b>	<b>54,116</b>	<b>54,117</b>	<b>54,117</b>	<b>54,117</b>	<b>55,323</b>	<b>55,631</b>
<i>Net margin</i>		<i>0.0%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.1%</i>	<i>34.6%</i>	<i>34.7%</i>

## BALANCE SHEET

Operating cash	USD	0	0	0	0	0	0	0
Excess cash	USD	243,794	297,910	352,027	406,144	460,260	515,583	571,214
Accounts receivable	USD	0	0	0	0	0	0	0
Inventories	USD							
Prepaid expenses	USD							
<b>Current Assets</b>	USD	<b>243,794</b>	<b>297,910</b>	<b>352,027</b>	<b>406,144</b>	<b>460,260</b>	<b>515,583</b>	<b>571,214</b>
PP&E (net)	USD	0	0	0	0	0	0	0
Intangible assets	USD							
Investments	USD							
Other assets (net)	USD							
<b>Non-Current Assets</b>	USD	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	USD	<b>243,794</b>	<b>297,910</b>	<b>352,027</b>	<b>406,144</b>	<b>460,260</b>	<b>515,583</b>	<b>571,214</b>

## VALUATION

EBIT	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631
(-) Taxes	USD	0	0	0	0	0	0	0
EBIAT	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631
(+) D&A	USD	0	0	0	0	0	0	0
<b>Gross cash flow</b>	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631
(-) Change in WC	USD							
(-) CAPEX	USD							
<b>Free cash flow</b>	USD	(6,206)	54,116	54,117	54,117	54,117	55,323	55,631