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Creating a Seamless Experience: Obie and Kiavi

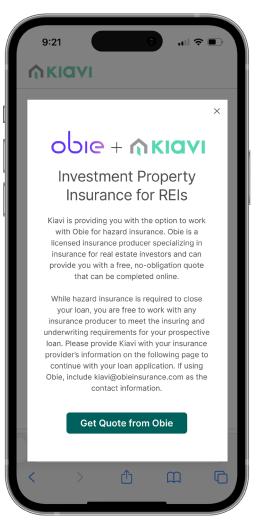
Kiavi is one of the leading technology-focused lenders to residential real estate investors, offering a simpler way to access the capital they need to scale their businesses. Obie looks to work with companies that place a similar emphasis on improving the customer experience through cutting-edge technology and data-driven decisions.

How It Started

Real estate lender Kiavi is one of the leading tech-forward lenders to residential real estate investors, offering a simpler way to access the capital they need to scale their businesses.

Obie's goals are no less lofty. Its mission is to build technology and insurance products that drive efficiency and fundamentally change the way insurance is bought and sold for real estate investors.

In pursuit of providing a better customer experience, Kiavi provides access to Obie's quoting system through its online portal to offer customers the option to explore the possibility of working with the digital hazard insurance provider. Since Kiavi requires hazard insurance for all properties, borrowers who may be interested in working with Obie can experience firsthand how easy Obie makes the hazard insurance procurement process. For the customer,



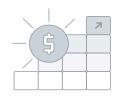
Obie aims to make the experience simple, seamless, and fast—allowing them to focus on the project, not the extra paperwork traditionally required.



2,000+ Insurance Quotes



400+



\$130+ million

Loan Value

Investment Property Projects

How It's Going

It's safe to say that the collaboration between Kiavi and Obie has been fruitful for their respective customers. In just 10 months, over 400 customers have selected Obie as their insurance provider for their fix-and-flip and rental projects, resulting in over \$130+ million in value unlocked across the country.

In addition, through valuable customer feedback, the Kiavi and Obie teams have worked together to address and eliminate common customer pain points related to the hazard insurance application and procurement process, resulting in a smoother insurance and lending experience. In the future, the teams hope to perfect the processes through more efficient integrations to further improve customer satisfaction.

The plan is supported by Obie's continued technological innovation, as well as the expansion of its insurance programs, which today span all 50 states. Currently, Obie insures more than \$10 billion in property. But through partnerships with industry leaders like Kiavi, that number is increasing every day.

At Kiavi, we believe in the 'speed to close and power to scale,' and we strive to empower real estate investors to be able to act quickly through fast decisioning technology and resources. The Kiavi/Obie collaboration aligns with that mission by streamlining the transaction process.

Raina Green

Sr. Strategic Partnerships Manager

Partner with Obie

Obie offers leaders in the proptech space a solution to create more efficient processes and a seamless customer experience as they scale. <u>Contact our Partnerships Team</u> to learn how partnering with Obie can add value to your platform.

About Kiavi

With more than \$16.5 billion in funded loans, Kiavi is one of the nation's largest private lenders to residential real estate investors ("REIs"). Kiavi harnesses the power of data & technology to offer REIs a simpler, more reliable, and faster way to access the capital they need to scale their businesses. Formerly known as LendingHome, Kiavi is committed to helping its customers revitalize the approximately \$25 trillion worth of aged U.S. housing stock to provide move-in ready homes and rental housing for millions of Americans across the country. For more information, visit <u>www.kiavi.com</u>.

About Obie

Obie is reinventing the rental property insurance process. We offer property and casualty insurance specifically designed for landlords and rental property investors. Whether you're a seasoned investor or just starting out, Obie makes requesting a quote and getting coverage simple and transparent.

Disclaimers:

Obie is an unaffiliated third-party insurance producer, licensed in all fifty states and the District of Columbia. Kiavi is not authorized to sell, solicit, or negotiate any underlying insurance being sold or perform any activities that would otherwise require a license or authorization by any state, local or other governmental regulator.

All Obie insurance products, sales, and information are solely provided by Obie Insurance Services, LLC (IL Resident License #3000864883) or Obie Insurance Group, LLC (IL Resident License #3001410691) 1134 W. Hubbard St. Floor 3. Chicago, IL 60642.

Kiavi may receive compensation from third-party partners for referring its customers to such partners for non-investment consumer products or services. Accordingly, the marketing partnership includes an incentive for Kiavi to refer its customers to Obie, which impacts Kiavi's ability to provide unbiased, objective promotional information about the products and services of its third-party marketing partners. This could mean that the products and/or services of other businesses that do not compensate Kiavi may be more appropriate for you than the products and/or services of Kiavi's business partners. You are not required to purchase the products and services Kiavi promotes. Kiavi's provision of the link to Obie is provided as a convenience and for informational purposes only; it is not intended to, and does not constitute legal or insurance advice, a solicitation to purchase insurance from Obie, or an endorsement of Obie's products or services and does not constitute a request by Kiavi to purchase any of the products or services offered by Obie. Any requests concerning insurance products, purchase, or otherwise, must be directed to your insurance provider.