

WELCOME

THIS IS OUR STORY...



Our Company



The Need



Our Products



The Timing



Opportunity



Support



OUR COMPANY



- We are a **mission-driven** corporate **team** with deep experience in real estate, digital enterprise, marketing, sales, and network growth.
- We have built and scaled multiple companies by connecting people, opportunity, and technology into powerful business ecosystems.
- **Our vision is to make homeownership more accessible, more rewarding, and more financially empowering for families everywhere.**
- We believe business should do more than generate profit — it should create **impact, freedom, and generational opportunity.**
- We build intelligent platforms that turn relationships into income, data into opportunity, and communities into engines of success.
- We are here to **change the way people build wealth**, own homes, and share in the upside of the economy.

Homeownership ?

- 50 Million Americans have the credit score & monthly income to Own, yet don't have enough for the Down Payment
- Median Down Payment in the US in 2025 -- \$36,000
- 40 years is the median age of a first-time homebuyer, the highest in history



Electricity ?

- Do you think people enjoy having lights, heating, cooling, refrigeration, Internet, TV ?
- Well there's a growing demand for electricity right now due to AI, the smarter it gets the more storage it needs. Electric cars, robotics all need electricity
- Total utility cost have gone up 41% in the US since 2020
- We obviously need electricity, the question is can you produce it cheaper than you can buy it ?

OUR PRODUCTS



Home Solar Value



Zero-Down Homeownership

Home Solar Value...

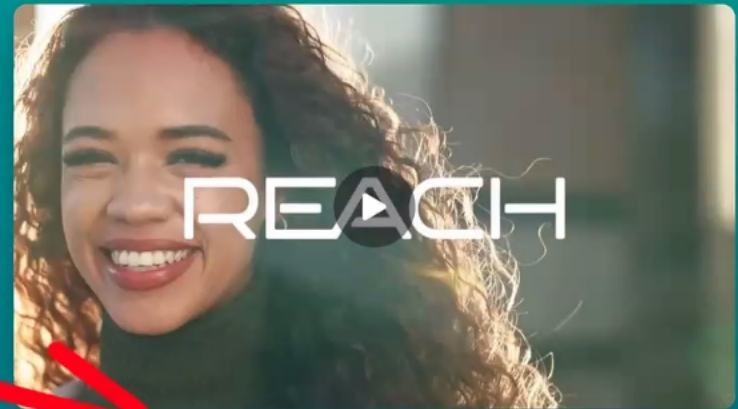
What is your Home Solar Value? (99% of Homeowners don't know!)

Your Home Solar Value is a combination of 3 things:

- Government Incentives (local, state, federal)
- Total Electricity Savings (both immediate and long term)
- Increased Property Value (~4% to ~9%)



We provide this product to Homeowners for FREE!!!!
Simply click Upload Your Electric Bill to see
how much your Home Solar Value is



Why Own vs Rent – Electricity



Home Owner

- More Control over your cost for electricity
- Drastic reduction of your electric bill
- Increase your wealth by increasing your home value
- Power during outages (with battery system)
- Reduce your carbon footprint



Renter

- Zero Control over your cost for electricity
- Consistent Increases in your electric bill
- Increase the wealth of the utility company
- No power during outages
- Constant pollution to the planet

Owning Electricity is simply better!

How Big is the Residential Solar Industry ?

- Only 5 million homes currently have solar →
- This is forecasted to grow to 10 Million Homes by 2030
- 70 million homes right now are suitable for Solar
- When you have solar on your home it increases the home's value by ~4 to ~9%
- Check out this fact ... The earth receives enough energy from the Sun in 1 HOUR to power the entire WORLD for a YEAR!

And it's never raised it's rates!



ZERO-DOWN HOMEOWNERSHIP

Helping families get into their dream home faster with zero down payment using our exclusive renewable energy incentive program!

Qualification Basics:

- 620 or higher credit score
 - Last 2 Paystubs (W-2)
- OR
- Last 2 years of Tax Returns (1099)

Simply click the blue button to see what you qualify for

Zero Down Payment Home Purchase

Buy Your New Home With Zero Down Payment

— Powered by Solar Savings

Unlock federal solar incentives to reduce your mortgage costs, eliminate your down payment, and get into a new home faster.

- ✓ No money down
- ✓ No credit impact to check
- ✓ FHA & Conventional loans
- ✓ Perfect for first-time buyers
- ✓ Lower your total monthly bills

[See If You Qualify →](#)

[Talk to a Specialist
561-944-3415](#)

Why Own vs Rent – Housing

Own

- Fixed Rate Mortgage Payment never goes up
- Every payment builds equity (principal pay down)
- Historical appreciation over last 30 yrs is 4.5% per yr
- Significantly more freedom and control
- Lots of tax advantages:
 - tax credits (local, state, federal)
 - depreciation write-offs
 - interest write-offs

Rent

- Consistent Payment Increases
- Every payment builds equity for your landlord
- No long-term financial return or wealth
- No freedom, landlord makes all the rules
- Little to no tax advantages

Homeownership is simply better!

Think about Total Cost of Ownership.

PITI + Utilities



Principle



Interest



Taxes







Insurance



Utilities

PITI+UTILITIES

Mortgage Balance \$400,000 (5.5% / 30 year loan)

PITI		Payment	<u>\$2,272</u>		\$2,552
		Taxes	<u>\$210</u>		
		Insurance	<u>\$70</u>		
+					
Utilities		HOA			\$415
		Power	<u>\$225</u>		
		Gas	<u>\$110</u>		
		Water, Sewer, Garbage	<u>\$80</u>		

Homeownership = \$2,967 **TOTAL**
PITI +U

Many Power Bills in Clark County are over \$300 / Month

NEWS POLITICS U.S. NEWS WORLD NBC NEWS TIPLINE GRAPEVINE PODCAST BUSINESS HEALTH VIDEO WATCH LIVE

ENERGY

'All that money's gone': Utility hikes set off scramble to pay for heat this winter


As home energy costs near 10-year highs, aid groups, advocates and residents race to prepare for a crisis with appeals to donors, lawsuits against utilities and tense public hearings.

USA TODAY BONDS RATES HISTORY How I bonds perform

U.S. Sports Entertainment Life Money

PERSONAL FINANCE

Electricity bills may continue to shock you even as overall inflation eases. Here's why.

 **Medora Lee**
USA TODAY

Published 5:01 a.m. ET Jan. 24, 2023 | Updated 6:36 p.m. ET Jan. 25, 2023

MONEYWATCH

Inflation is falling, but not your electricity bill. Here's why.

MONEY WATCH BY IRINA IVANOVA
UPDATED ON: MAY 30, 2023 5:51 PM / MONEYWATCH

f t i

If the Cost of Power Rises...
The Cost of Homeownership Rises.

Which is more affordable in 2025?



**Purchasing Power from the Utility
company.**



**A Home that produces it's
own Power**

How much buying power is trapped in UTILITY Payments?

UTILITY COSTS = BUYING POWER

\$100 = \$16,679

\$150 = \$25,018

\$200 = \$33,358

\$250 = \$41,697

\$300 = \$50,037

\$350 = \$58,377

\$400 = \$66,715

\$500 = \$83,395

\$600 = \$100,074

\$700 = \$116,754

***Assumes a 6% rate 30 yrs.*

**Buying
Power**

How much more a Home buyer could borrower if they had NO utility payment, without increasing their monthly costs.

Same Monthly PITI + Utility Payment

(PITI + Utility = Principal, Interest, Taxes, Insurance, and Utilities)

Mortgage Balance	\$400,000	<i>6% / 30 year loan</i>	
PITI	Payment	\$2,398	➤
	Taxes	\$210	
	Insurance	\$70	
Utilities	Power	\$275	➤
	Gas	\$110	
	Water, Sewer, Garbage	\$80	
		\$465	
Homeownership =		\$3,143	TOTAL
PITI + U			

Mortgage Balance	\$441,664	<i>6% / 30 year loan</i>	
PITI	Payment	\$2,648	➤
	Taxes	\$210	
	Insurance	\$70	
Utilities	Power	\$25	➤
	Gas	\$110	
	Water, Sewer, Garbage	\$80	
		\$215	
Homeownership =		\$3,143	TOTAL
PITI + U			

THIS OPTION HAS \$41K MORE IN BUYING POWER WITH FOR THE SAME MONTHLY PAYMENT.

Can I replace my Utility Costs with the buying power that is in my monthly utility payment?

Buying power hidden
in Utility costs.

—

It's just math.....

Cost of the equipment to
replace Utilities

=

+/-

You should or you
shouldn't do it.

For example...

\$300 utility Bill
= \$50,387
buying power

—

\$30,000
Cost of Solar

=

\$20,387
Left over buying
power



Pro tip: Reach can turn the extra into Down Payment or Closing cost Credit.

Which Would You Choose?

Both Houses Have the Same:

- Sales Price
- Square Feet
- Finish

House "A"

- \$30 Monthly Power Bill
- Home powers itself
 - Backup Power from Utility.
- Utility company pays me for my power.
- I receive a \$10,000 rebate.

House "B"

- \$200 Monthly Power Bill

Real Story:

*625 Credit Score

** Sales Price: \$330,000

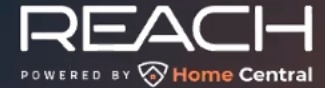
** Appraised Value: \$330,000

What did they

get?

- 345/month Less than the Traditional mortgage.
- Kept \$23,100 in their savings.
- A electrified house that makes its own power.
- No solar lease or lien.

Reach: Down Payment Solution



*625 credit score

Traditional
Conventional
Mortgage

Reach + Down Payment
and Solar assistance.

Loan Amount	\$313,500	\$353,489
Interest Rate	6%	6%
Mortgage – Principal and interest + MI	\$2,226	\$2,281
Utility Payment	\$200	\$100
TOTAL MONTHLY	\$2,426	\$2,381

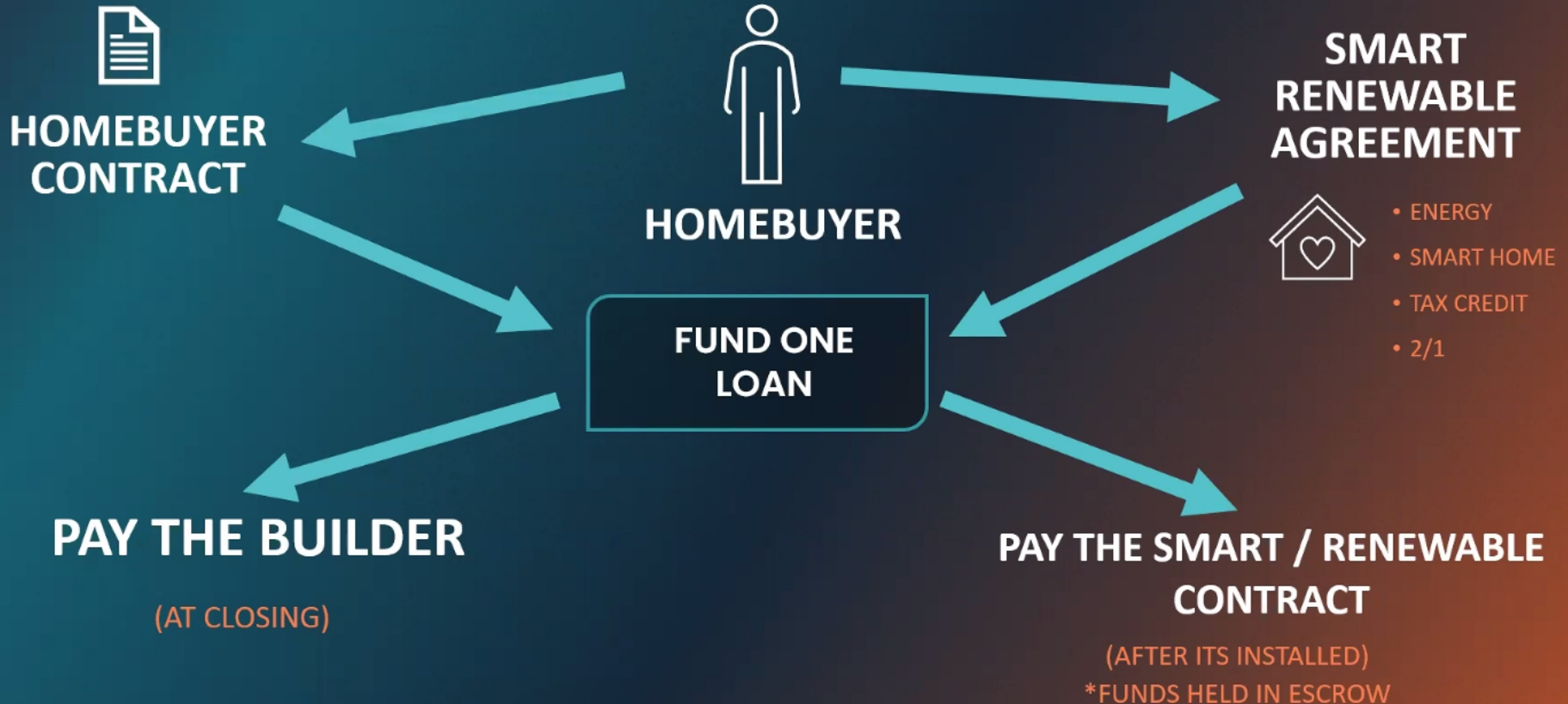
Cash needed for Down
Payment and Closing
costs.

\$23,100

Cash needed for Down
Payment and Closing
costs.

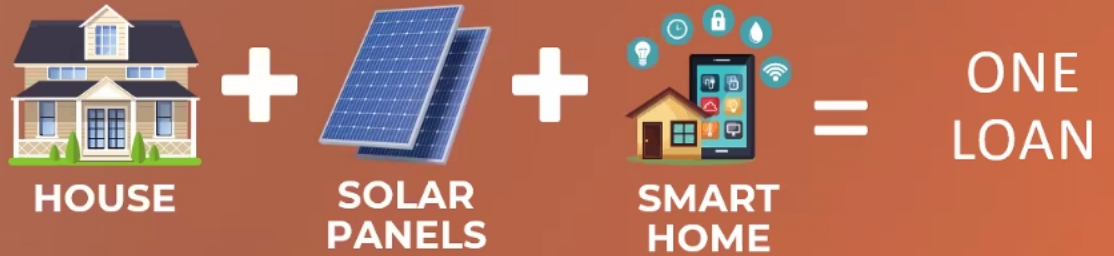
\$0.00

HOW WE DO IT





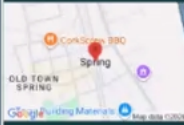
BUY A HOME, ADD SOLAR PANELS, AND ADD SMART HOME TECHNOLOGY IN THE SAME LOAN.



ONE LOAN



Can be greater than appraised value



Spring, TX 77373, USA

Key Insights for 77373

- Median Price: \$247,642
- Median Days on Market: 64 (-1 M/M 📉)

Forecasted Appreciation

Cumulative 5-year gain in 77373

+3.24% avg. per year ↗

\$40,071 - (16.18%)



Historical Appreciation

Avg. per year in 77373

5 yr	4.73%
10 yr	4.34%
63 yr	3.06%

Cost of Waiting....



Tampa, FL, USA

Key Insights for Hillsborough

- Median Price: \$413,266

Forecasted Appreciation

Cumulative 5-year gain in Hillsborough County, FL

+3.94% avg. per year ↗

\$81,474 - (19.71%)



Historical Appreciation

Avg. per year in Hillsborough

5 yr	8.1%
10 yr	7.85%
63 yr	4.18%

How to buy home with:

- Zero money down
- Zero cash to close
- Lower power bills.

Supply & Demographics

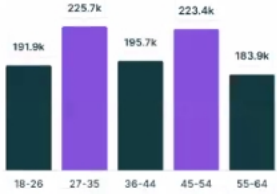
Homes Being Built
Hillsborough
11,361/yr

Active Listings

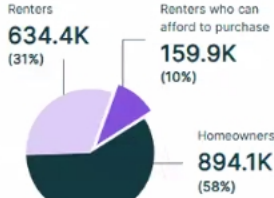
Area	Total		New (last 5 days)
County: Hillsborough	6875	16% M/M 24% Y/Y	425

Demographics by Age

Based on total Population of 1.528m



Homeowners & Renters



Affordability in Hillsborough

Median Household Income

\$81,588

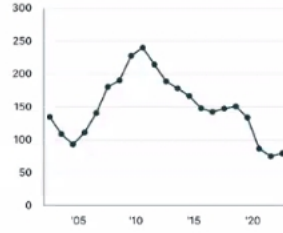
National average: \$80,630



Affordability Index

At 100, a household earning the median income can afford the median home price, with 20% down.

79



Houston TX Real Estate & Homes For Sale

920 results

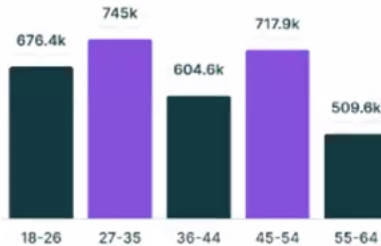
Hillsborough County FL Real Estate & Homes For Sale

632 results

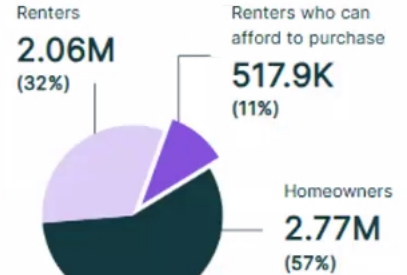
Sort: H

Demographics by Age

Based on total Population of 4.829m



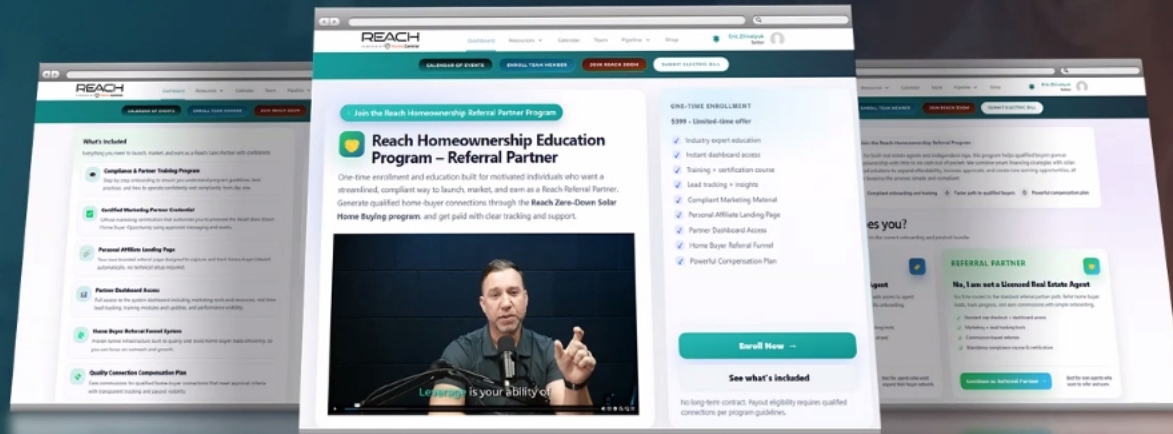
Homeowners & Renters



REACH

POWERED BY  Home Central

Homeownership Education & Referral Program Zero Down Payment Home Purchases — Powered by Solar Savings



THE TIMING

- Solar is the fastest and least expensive solution to produce the electricity needed
- 70 million Homes are suitable for Solar, yet only ~ 5 million have it today
- 50 million Americans have the credit and income to qualify for a home with our
 - Zero-Down Home Ownership program
- We have the **EXCLUSIVE** with PRMI on our Zero-Down Home Ownership program

3 Reach Pathways...



1 FREE Affiliate



2 Licensed
Real Estate Agent



Non-Agents and Agents
Academy Qualified

 **FREE Affiliate Program**

FREE Affiliate



Licensed
Real Estate Agent



Non-Agents and Agents

OPEN a Personal Book of Business:

- Share a FREE Sample = Quality Connection = \$100
- Quality Connections = Sales and Permanent Clients!



+ Custom Website & Landing Pages for Client Acquisitions

+ Back Office, Support & Training!

FREE Affiliate Program

FREE Affiliate



Licensed
Real Estate Agent



Non-Agents and Agents

Earn from Two Levels of Affiliate Commissions

- + Custom Website & Landing Pages for Affiliate Acquisitions
- + Back Office, Support & Training!



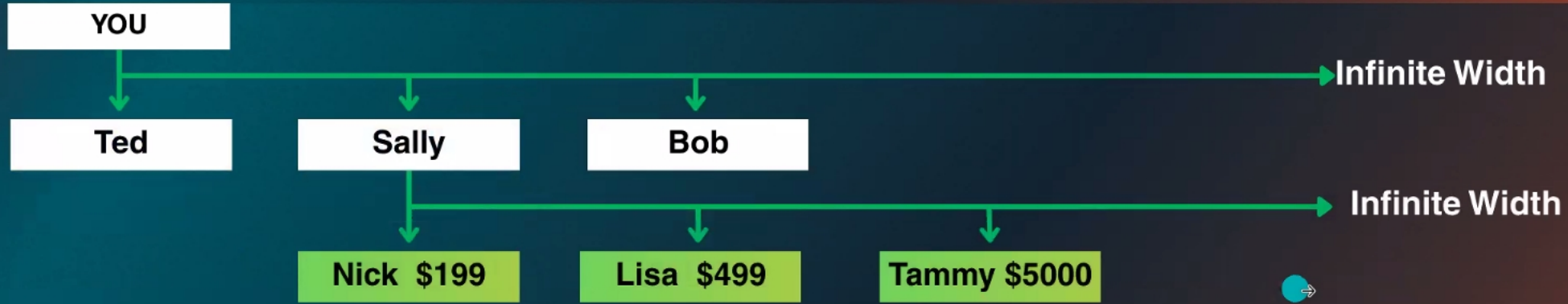
20% First Level Affiliate Bonus



Let's say Ted Enrolls in REACH's Academy for \$199.

You would receive **\$40** (20% x \$200).

10% Second Level Affiliate Bonus



Every Affiliate enrolled by an Affiliate on your 1st Level is considered your 2nd Level. You receive 10% of all Affiliate purchases on your 2nd Level.

(REACH Academy Packs, Realtor Pack, Broker Packs, and REACH Monthly App).

Let's say Nick purchases \$199 Academy Pack, Lisa purchases \$499 Realtor Pack, and Tammy purchases \$5000 Broker pack, you would receive **\$570** ($\$199 + \$499 + \$5000 = \$5698 \times 10\%$).

FREE Affiliate

Licensed
Real Estate Agent



2



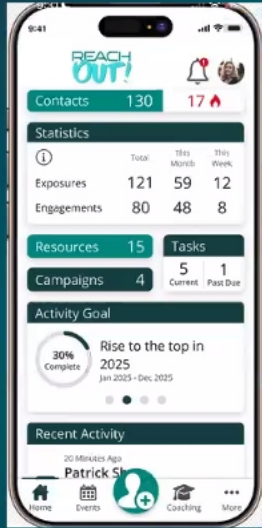
Non-Agents and Agents
Academy Qualified

OPEN a Team Book of Business

- Quality Connections = Permanent Clients!
- Infinity Wide/ Infinity Depth Bonus Teams!
- Leadership Check Match!
- + Custom Website & Landing Pages for Affiliate Acquisitions
- + REACH Out mobile app marketing system for FREE for 30 days

Reach Leadership Academy
One Time: \$199

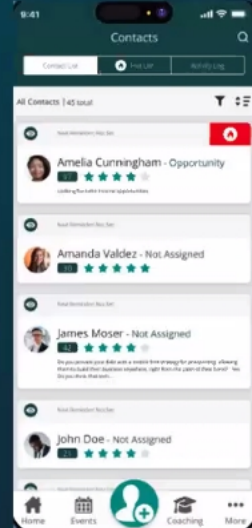
REACH Out Mobile App



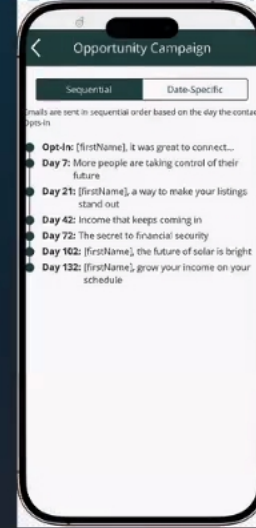
Dashboard



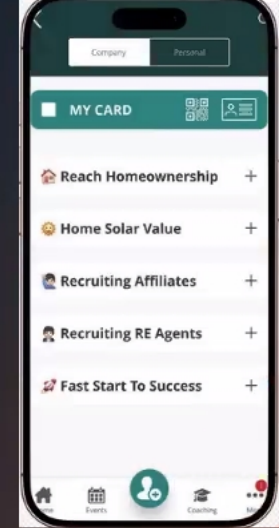
Activity Tracker



CRM



Automated Email Campaigns



Resources

When you are Academy Certified, you will receive the app 30 days for free, and then pay just \$99 a month to keep it. (this also qualifies you to be Active)

Licensed Real Estate Agent



Income results will vary. Any and all claims or representations as to the income earnings from REACH or within the program are not to be considered average earnings. They may not be used as an indication of anticipated returns. Income results are based on many factors within and outside of your control. These factors include business and sales skills, investment of time, work ethic, and leadership skills. REACH does not guarantee or imply any specific income earnings, results, or success. For the full income disclosure, please visit www.REACHsolar.com.

Licensed Real Estate Agent

(stay with your current Brokerage)



What You Get for FREE:

- Free Affiliate program
 - \$100 Direct Commission on every Pre-Approved Buyer sent to our Lender
- Real Estate Commissions
 - 70/30 Split to Realtors

What You Get for \$499:

- \$100 Direct Commission on every Pre-Approved Buyer sent to our Lender
- Real Estate Commissions
 - 75/25 Split on self-gen and team-gen
 - 70/30 split on our Company provided Pre-Approved Buyers
- 5% Referral Commission on every Realtor you enroll in the Free or Paid program
- Ability to build a network of free Agents and unlicensed Affiliates where all Pre-Approved Buyers in your market are tagged to you

“Broker” Packs

any licensed agent can purchase



\$2,500 comes with 9 Realtor Seats (\$499 each)



\$5,000 comes with 20 Realtor Seats (\$499 each)

ADDITIONAL 5% Referral Commission on ALL Included Realtor Seats given away, down to the next paid “Broker” on your team.

Email Joseph Valenzuela (joseph@reachsolar.com) with “Broker” in the subject to book a call about all the details of your “Broker” pack.

Compensation Foundation

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Your Team Sales Book

Earn override commissions on connections/sales generated by your team



Commissionable Products



1. Quality Connections
2. Solar installations
3. Real Estate Transactions (licensed agents only)
4. All REACH Academy sales to both non-agents and agents
5. All Upgrade Sales (roofing, HVAC, home security, lighting)

Quality Connections turn into solar installations

Example: Quality Connection = \$100 and average solar installation = \$400

10 Quality Connections (QCs) =	\$1,000
1 of the 10 QCs turn into solar installations =	<u>\$ 400</u>
TOTAL	\$1,400



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From John Carnegie to everyone

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Quality Connections turn into solar installations

Example: Quality Connection = \$100 and average solar installation = \$400

50 Quality Connections (QCs) = **\$5,000**

5 of the 50 QCs turn into solar installations = **\$2,000**

TOTAL **\$7,000**



How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Every person you connect to REACH that becomes a Quality Connection (QC) is added to your Personal Sales Book permanently.

Every time a Quality Connection (QC) in your Personal Sales Book generates revenue for REACH, you get paid again, and again, and again for life.

How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Example: If they rent, we have a free product that will allow them to find out how much they are pre-qualified to buy a home with zero money down.

Who would not want to know that? →

When they find out for free how much they are pre-qualified to buy a home with zero money down, you earn \$100 for simply connecting them to REACH. We call this a Homebuyer Quality Connection (QC).

An additional \$65 is also paid out in the comp plan.

How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Example: If they own a home, we have a free product that will allow them to find out what their Home Solar Value is.

Who would not want to know that?

When they find out for free what their Home Solar Value is, you earn \$100 for simply connecting them to REACH. We call this a Homeowner Quality Connection (QC).

An additional \$65 is also paid out in the comp plan.

We call the \$100 Bonus a Personal Sales Bonus.

You can earn UNLIMITED Personal Sales Bonuses.

How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Example:

Let's say one of your Homeowner QCs cashes in on their Home Solar Value with Zero out-of-pocket costs.

On average, you would receive an additional \$400 Personal Sales Bonus.

An additional \$2,640 is also paid out in the comp plan, on average.

Remember all you did was connect this customer to REACH with a free product, then REACH did the rest.

How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Example:

Let's say one of your Homebuyer QCs buys a house with Zero Money Down.

Question:

On average, you would receive an additional \$400 Personal Sales Bonus.

An additional \$2,640 is also paid out in the comp plan, on average.

Remember all you did was connect this customer to REACH with a free product, then REACH did the rest.

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Question:

How many people do you know who can afford to join REACH for FREE and would like to earn \$100 for simply sharing free products?

How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Example:

Let's say one of your Homebuyer QCs buys a house with Zero Money Down.

On average, you would receive an additional \$400 Personal Sales Bonus.

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How you Get Paid

Personal Sales Book

Earn lifetime commissions on all of your personal connections/sales



Question:

How many people do you know who can afford to join REACH for FREE and would like to earn \$100 for simply sharing free products?

FREE Affiliate

Licensed
Real Estate Agent



2



OPEN a Team Book of Business

- Quality Connections = Permanent Clients!
- Infinity Wide/ Infinity Depth Bonus Teams!
- Leadership Check Match!
- + Custom Website & Landing Pages for Affiliate Acquisitions
- + REACH Out mobile app marketing system for FREE for 30 days



Non-Agents and Agents
Academy Qualifies

Reach Leadership Academy
One Time: \$199

The Power of Your Team Sales Book

Would you like to earn \$10 when someone on your team earns a \$100 Personal Sales Bonus?

Answer: YES or YES

Would you like to earn on average \$400 when someone on your team earns on average \$400 because one of their QCs cashes in on their Home Solar Value for Free or buys a house with Zero Money Down.

Answer: YES or YES

Team Sales Book

Must be Academy Certified/Active



The Power of Your Team Sales Book

Your Personal Sales Book



At the end of the month, every new Quality Connection (QC) that is added to your Personal Sales Book is also added permanently to the Team Sales Book of 5 other Certified and Active Affiliates.

5 Team Sales Book



The Power of Your Team Sales Book

In order to open Your Team Sales Book, you must be Certified and Active.

You can be Certified by purchasing our Academy Pack, which is included in all Realtor Packs.

You're Active by making one new Quality Connection per month, or being enrolled in the REACH Out App.

One way to have Quality Connections (QCs) added to Your Team Sales Book is to enroll a minimum of two Affiliates.

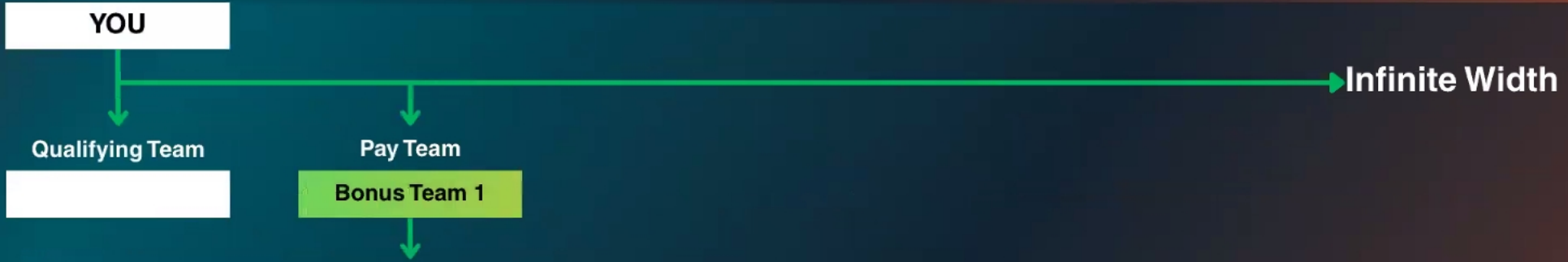
Each Affiliate is considered a team.

Team Sales Book

Must be Academy Certified/Active



The Power of Your Team Sales Book

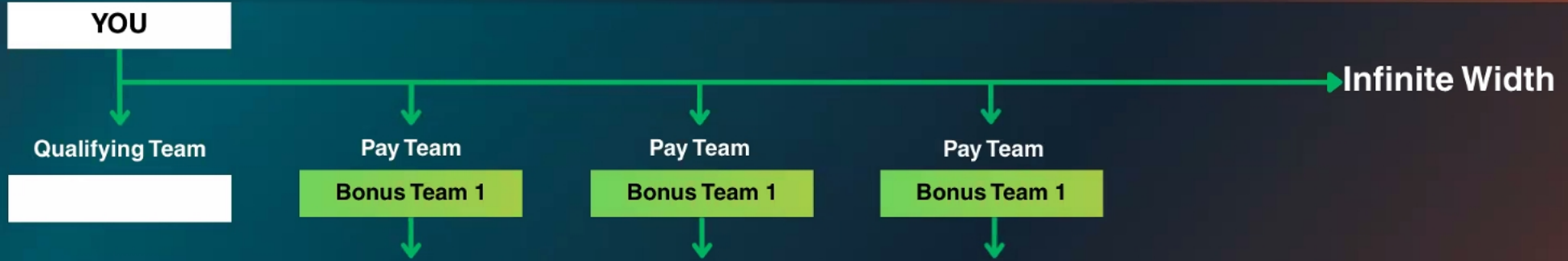


If you have 2 Teams:

ONLY 1 Team is your “Qualifying Team” for that month’s pay cycle.

The other Team is your “Bonus Team 1” - Infinite Depth

The Power of Your Team Sales Book

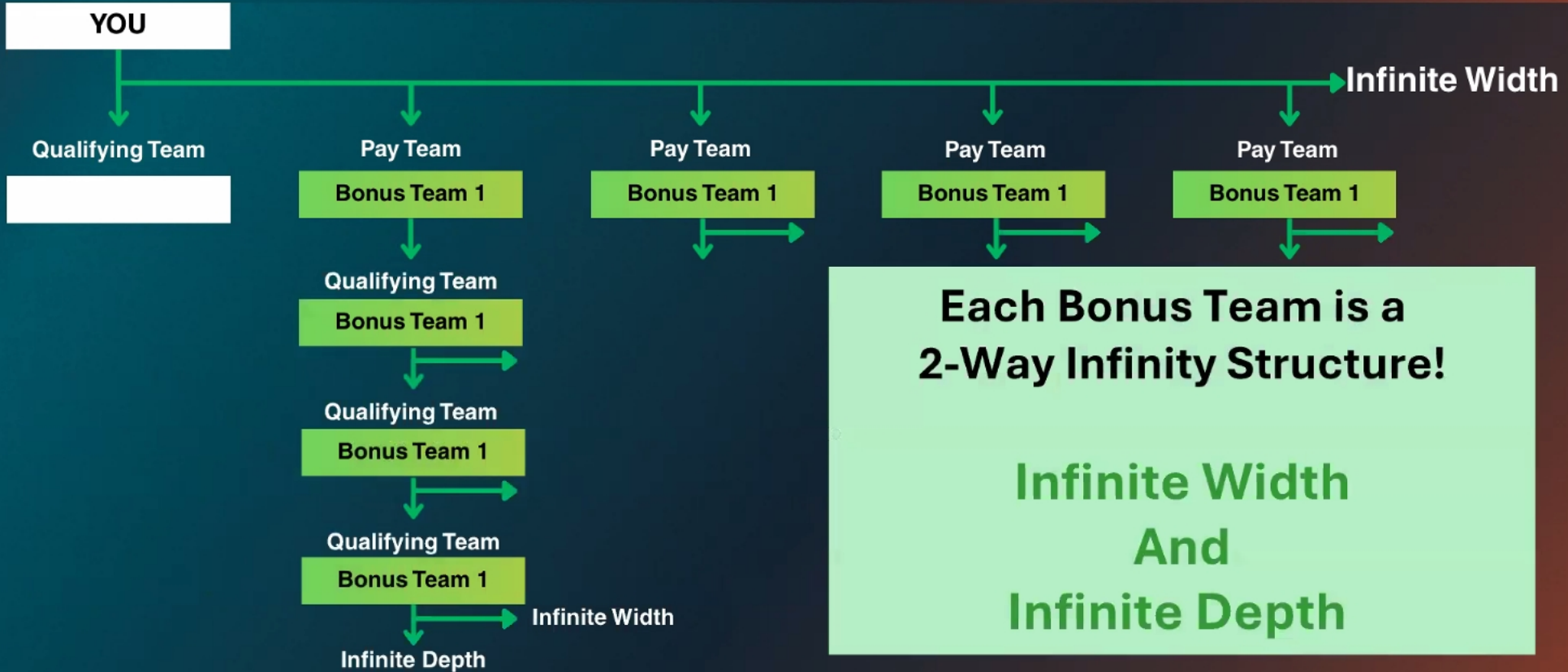


If you have 4 Teams:

ONLY 1 Team is your “Qualifying Team” for that month’s pay cycle.

The other Team is your “Bonus Team 1” - Infinite Depth

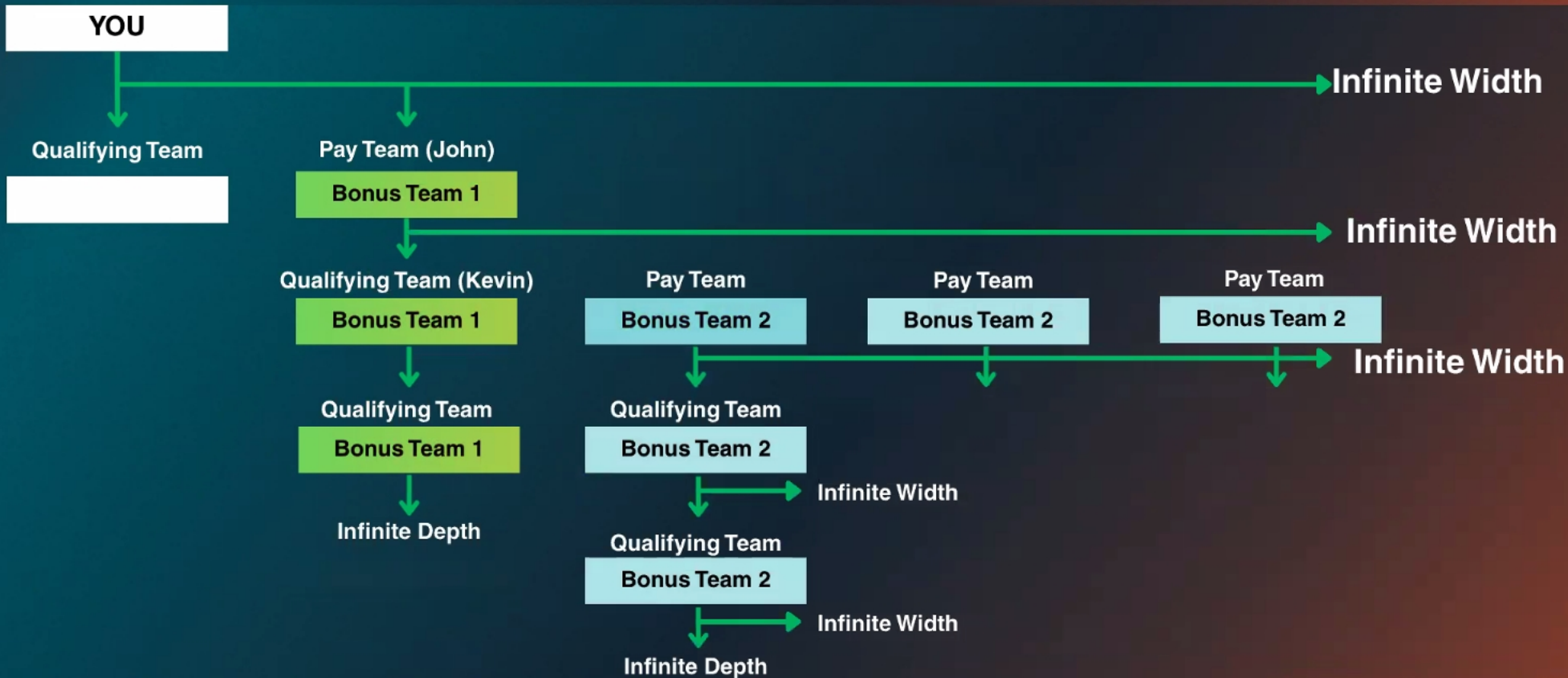
The Power of Your Team Sales Book



The Power of Your Team Sales Book



The Power of Your Team Sales Book



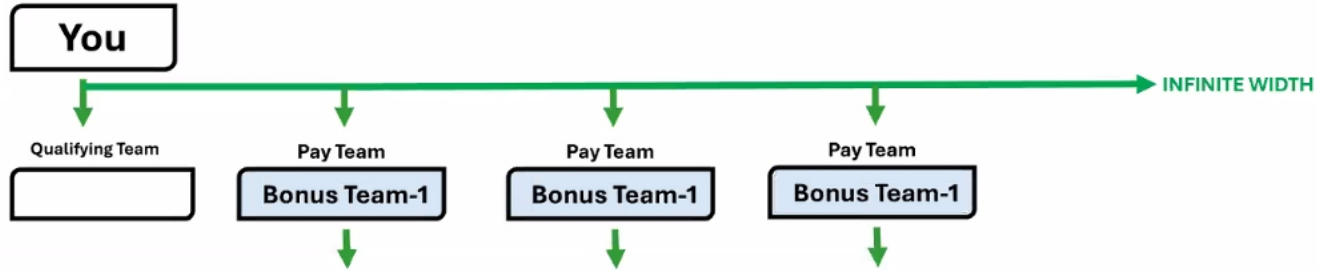
The Power of Your Team Sales Book



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The Power of Your Team Sales Book

10% Leadership Check Match



If you are Academy Certified and Active you will receive a 10% Leadership Check Match on every Affiliate you Personally enrolled into REACH even if they are your “Qualified Team” that month.

You will 10% Match on everything they earn in their Personal Sales Book as well as their Team Sales Book.