When you are ready to open the door of global opportunity for your members, Immobel is ready to help.

No systems, no gimmicks, no technology to learn, implement or deal with. Ever.

No need to change any of your existing vendors, websites, programs or data systems.

Simply more business opportunities, more markets, more buyers.

Some quick facts:

In 2007 the CEO of the National Association of REALTORS, Dale Stinton acknowledged that nearly 50% of all US real estate transactions that year were to foreigners or immigrants.

33% of foreign buyers are European

24% of foreign buyers are Asian

40 million US residents were born in another country

40% of first time homebuyers between now and 2020 will be Hispanic.

NAR has published many reports in the past few years on the importance of both International buyers and culturally diverse buyers. Now that the US Dollar is trading at the lowest rates ever against many foreign currencies, the foreign buyer is more important than ever. US real estate is simply too great a bargain to pass up.

It has become the subject of CNN reports, Wall Street Journal articles, Forbes and most other publications with an interest in economic trends.

Yet curiously, at the same time, US citizens are buying abroad at rates never seen before. Baby boomers, accustomed to foreign travel, have chosen exotic locations for vacation homes, and even retirement homes in astonishing numbers. More than four million US citizens live abroad, with many times that number spending part of their year in a vacation residence.

Until now, most of this business has passed the American REALTOR®by. With few resources to call on, both inward and outbound referrals have been difficult to find and to service. Meanwhile, most non- English speaking clients within the United States have come to rely on a few REALTORS® in their community who speak their language, understand their culture, and are able to give them information about homes for sale and the home buying process in their own language.

It is no surprise that this has often resulted in the general pool of listings being "under marketed" to those clients, a loss to many listings agents whose listings do not get a fair chance.

Immobel solutions have evolved over the past eight years of our service to American REALTORS® Having listened to our clients, some of the largest REALTOR® organizations in the world, we have developed the services that bridge many of the gaps their members have struggled with. Our goal? Simply to bring more business opportunities. More referrals. More clients. More sales.

`It all begins with translating the MLS data.`
Communication is all, especially in the home buying process.

Clients want to know what is available, and feel that they have had just as much free access to the full market picture as the next client. More than 48% of the population in Los Angeles and more than 30% of the population of Texas are foreign born, North Carolina had the

largest increase in foreign born residents in the country last year, and almost 10% of the residents in St Louis Missouri were born in another country, just as an example. Your home markets are changing and if your listings are only available in English, your members are marketing to a shrinking percentage of the real market. This is not good for either side.

If International buyers are taken into consideration, it is even more important to have listings marketed in many languages.

`When money talks, it doesn't always speak English.`
Many American REALTORS® do not speak a language besides English and are hesitant to try to work with clients they may have difficulty communicating with.

However, we have yet to find a REALTOR® who would mind having their listing sold through IDX to a buyer who spoke another language!

Immobel translates MLS data into 13 languages,

Spanish, Brazilian Portuguese, Korean, Vietnamese, Chinese Traditional, Chinese Simplified, Japanese, French, German, Italian, Polish, Russian and English.

We do not use "machine translation". Professional translators who are native speakers of the relevant language do our translations. Using our proprietary system, we are able to update your listings inventory every day, ensuring that your listings are always fresh and up to date as well as professionally translated.

A few of the many REALTOR® organizations that trust Immobel to translate their listings, with shortcuts where you can see them:

REALTOR® Association of Miami and the Beaches
www.Immobel.com/RAMB

MRIS (Greater Washington DC MLS)
www.Immobel.com/MRIS

MRMLS (Metro Region MLS, Southern California)

www.Immobel.com/MRMLS

Greater Las Vegas Association of REALTORS®

www.Immobel.com/GLVAR

Sarasota Association of REALTORS®
www.Immobel.com/SAR

MLSLI (MLS of Long Island, NY)
www.Immobel.com/MLSLI

FNAIM-IDF (Paris, France)
www.FNAIM-IDF.com

Once the data is translated, you can use it on your public property search, and it can also be served in IDX format for your members use according to your local IDX rules. (See full specifications on page: 16)

Here are some IDX modules in use on REALTOR® websites:

www.Immobel.com/AudreyRoss
www.SteveStrawn.com
www.deborahvalledor.com

The next step: Global Marketing

Your listings are viewed by potential clients you never reached before.

Why is a listing not seen when you already have your listings on the Internet in many places?

Great question! And one we would love to answer.

Perhaps you have noticed that when you go to your favorite search engine, Google.com for example, and enter a search query, you do not get websites offered to you that are in other languages. What would you think if you did a search for Toyota and were offered a hundred websites in Japanese? Google.com "knows" that you only want to see web content in English, because it is an English language search engine. The Internet only exists in English from the point of view of Google.com.

But suppose you were French. You would go to the French Google, Google.fr. Never heard of it? Well, most of the French have never heard of Google.com either. They would have no use for it. They speak French. So they use a search engine that speaks French.

And guess what that search engine looks for? You've got it: French language websites.

So even if you have your listings all over the internet, if they are not in French on a website that is "seen" by the French language search engines, they are never going to seen by those French speaking potential buyers.

And it is the same for each and every language.

However, with your listings on the Immobel.com portal, they will be seen by the search engines of all 13 languages, with full contact information to the listing REALTOR®.

To see how this works, go to the French version of Google,

www.Google.fr

Then enter in French language, as you would if you were French, the query, "real estate in the United States" or in French,

"immobilier aux Etats Unis". Cut and paste if you like.

Today when I did this search, Immobel was returned as the number one search result.

Or try Google.de the German version of Google.

When I entered "Immobilien in den USA" or "real estate in the USA"

Immobel was returned as the number three search result.

This is how we bring you clients you might never have reached otherwise. Over 1 million viewers per month visit Immobel to search for Real Estate in languages other than English.

27% of our viewers are Hispanic, 19% are Asian.
59% of them have a college degree or graduate degree.
49% of them earn over $60,000 per year.
(Our viewer statistics from Quantcast)
Our viewers are referred to the Immobel portal by foreign language search engines the world over.

All listings are displayed with full contact to the listing REALTOR®.

There are no referral fees, no leads being sold. Just more potential buyers, and some very impressive global marketing for your listings.

The next level:

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The International IDX Alliance. A good idea taken
global.
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The International IDX Alliance Foundation is comprised of member Real Estate Professionals and REALTOR® organizations wishing to make use of an International network of like-minded members to market their own listings Internationally, and to have the ability to market the International listings of other members. International IDX Alliance members recognize that the Real Estate industry is global in nature, that the flow of money investing in Real Estate is global in nature, and that their own business interests are best served by networking with one another to ensure that no matter whether their

clients are buying in other countries or at home, they are involved in the transaction.

The Alliance facilitates data sharing between markets both within and outside of the USA.

International IDX Alliance members have chosen to make their listings in their standard approved IDX format and subject to their

standard rules of display, available for other Alliance members to display, and recognize that their members will benefit from the additional exposure of their listings through qualified Real Estate Professionals to potential buyers worldwide.

No Alliance member will be obliged to display listings, but may elect to display listings from as many or as few markets as they choose. This may be done at any level.

For example, REALTOR® organization Alliance members may elect at organization level which market's listings their members will be allowed to display, or they may permit their members to choose.

How it began:

A few years ago IDX was conceived as a new opportunity for American Realtors to work together to generate more business.

Every participating Realtor in your area could sell every listing. Thousands more potential selling agents were investing in the marketing of listings. More sales were closed. What was controversial in the beginning is now a standard component of your business.

Soon, building upon the success of IDX, neighboring Realtor Associations and MLS organizations started to pool their IDX listings into "super IDX " so that Realtors could show and sell listings right across traditional MLS boundaries. Again, more sales. More business. More potential selling agents. More advertising dollars for every listing.

Now, you can take the proven benefits of IDX to a new level with the International IDX Alliance.

Imagine what could happen if every real estate broker in Paris started to show all of the Miami listings on their websites in IDX format, translated into French.
Imagine if every broker in Paris could easily refer interested clients who then saw a Miami listing, to a Realtor in Miami.

Imagine if every Realtor in Miami could show all of the Paris listings in IDX format on their website, all translated into English, and easily make referrals to Paris brokers.

Do you think this might generate some new business?

So did the Realtor Association of Miami and the Beaches, and FNAIM-IDF the Paris, France association of real estate professionals. That is why they were the first co-operating associations to join the International IDX Alliance.
Co-operating Associations worldwide can now choose to share their listings data with other associations of real estate professionals.
Tens of thousands of new potential selling agents, marketing your MLS listings at their expense in other languages all across the globe- and allowing your members to show their listings in the same way.
Now a condo specialist in New York might also market condos in Paris, Tokyo, London and Miami, able to build an International Real Estate business leveraging upon the loyalty earned from their customers by good service in their home market.

Ski property specialists could show and sell Aspen, but also St. Moritz, Switzerland, Vermont and Whistler, B.C.
More selling agents. More marketing dollars. More listings exposure. More closed transactions.

Today, more than ever, real estate is an international business.
Foreign buyers are drawn not only to the enjoyment of owning a property in the United States, but also to the exceptional value when they purchase at the best exchange rates ever seen for most foreign currencies.
Reaching these ready, willing and able buyers is best accomplished by leveraging the relationship they already have with their trusted

real estate professional in their home market. Make these international real estate professionals your ally in the marketing and sale of your listings.

Meanwhile, you can enjoy the benefits of offering the most comprehensive International listings inventory ever imagined to your own loyal clients.

Americans are buying abroad at rates never before seen. Don't let those potential referral dollars pass you by.

Take a proven business tool to the next level.
The International IDX Alliance. An idea whose time has come.

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The next level: Habla Sold?
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www.VentasRentasYmas.com

Hispanics are expected to make up 40% of first-time homebuyers over the next 20 years, the Harvard Joint Center for Housing Studies says. A study by the Toms Rivera Policy Institute at the University of Southern California projects that 2.2 million Hispanic households will buy homes between now and 2010.

Will they be buying your listings?
Will they ever even see your listings?
80% of English speaking homebuyers start their home search online. Hispanics will do the same.
But they will do it in Spanish.
Reach this vital market. Make sure your translated listings are on the premiere Spanish language real estate portal, www.RentasVentasYmas.com

Launching in Spetember, 2008 with more than 2 million home listings from REALTORS® across the United States who are eager to reach

out to this exceptionally loyal group of clients. You don't speak Spanish? It doesn't matter. Your listings can!

Global Marketing for your Listings

Standard Annual Rates 2008

`Platinum package:`
Multi Language for your public property search, PLUS 13 language IDX websites for each one of your members

PLUS your listings on the www.Immobel.com portal, the www.WorldWidePropertyWeb.com portal, and the Spanish language RE portal, www.VentasRentasYmas.com

PLUS membership in the International IDX Alliance with full display privileges for your members to display unlimited global real estate listings, and have your listings displayed and marketed globally by thousands of IDX Alliance members.

Sixty cents per member per month, with a minimum of $800 per month.

One time $1,500.oo set up fee.

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Gold Package:
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Multi language services for your public web site, PLUS 13 languages IDX web sites for each one of your members Plus your listings displayed on the www.Immobel.com portal, the www.WorldWidePropertyWeb.com portal and the Spanish language RE portal, www.VentasRentasYmas.com

Fifty cents per member per month with a minimum of $650. Per month.

One time $1,200.oo set up fee.

Silver Package:

Multi language services for your public property search Plus your listings displayed on the www.Immobel.com portal, the www.WorldWidePropertyWeb.com portal and the Spanish language RE portal, www.VentasRentasYmas.com

Your members will be able to purchase 13 language IDX web sites directly from Immobel, if your local IDX rules permit.

Thirty-three cents per member per month, with a $500.oo minimum.

One time $700.oo set up fee

Note
The above annual rates include, maintenance, hosting and daily uploads of data and customization to conform to local IDX rules

These rates assume standard methods of data access such as Interealty's Data Link or similar, as well as links back to photos. More complicated forms of access, i.e. Association-written, proprietary MLS databases, may require an additional set-up fee to cover costs of non-standard programming. If digital maps are not provided, they will be created and billed at cost. Custom formats of data display may be available upon request, additional charges may apply.

AGREEMENT FOR SERVICES

Between   IMMOBEL   Services   Corporation   and
_____

We have selected the   PLATINUM   GOLD   SILVER   package as described above.

We certify that we have _____members.

We understand that we will be given a link to display our property listings data on the public property search section of our organization web site, in the viewer's choice of 13 languages, and any additional languages will be added to our pages at no additional cost as they are added to the immobel standard service from time to time.

We will provide to immobel the MLS data, a "key" to the MLS data abbreviations, a list of locations used in our area, maps in digital format (or will pay the additional fees to have such maps created by immobel for purposes of displaying our data), we will provide to immobel the local rules for IDX data display, and any logos, icons, disclaimers or copyright notices for use with our data, in digital format. If the IDX data pool is different from the data pool we wish to display on our public property search pages, we will provide a second "filtered" IDX pool for purposes of providing correct data to the IDX webs sites for our members.

We will provide an FTP address or other agreed method including RETS to facilitate a daily upload of incremental data and photo links.

If our selected package provides IDX web site modules to all of our members in bulk purchase, we will provide Immobel with a feed of our member roster, including email contact and user names and passwords for members to use to log in to the Immobel system. We will also be given access to an online management console where we can view, delete and manage our member's websites manually if we wish to do so.

Members will have access to the "Immobel set up wizard" where they will be able to customize their own web site modules, or will have the option of purchasing the set up service from immobel.

This agreement covers 12 months of services, ("service year") counted from the date of activation of our property search link by immobel, "going live."

Once we have provided all of the necessary data, maps, icons and other information required for the proper set up of our data display, immobel will have the obligation to deliver the completed property display pages in 8 weeks for small and medium sized organizations, 12 weeks for large organizations (10,000 members or more). Special custom work is subject to agreement on time and price and separate written agreement.

Fees are payable monthly via credit card, or automatic bank payment.

Immobel agrees that it will display our translated MLS data with links to original listing agent/broker on the www.immobel.com global real estate portal, www.WorldWidePropertyWeb.com portal, www.VentasRentasYmas.com Spanish language RE portal, at no additional charge. It is understood, that links, banners and sponsored information will be sold on these portals. As guaranteed by immobel, our data will not be used for any other purposes besides public property search for our use and on the portals listed above and in IDX modules for our members use. It will not be sold, given or transmitted to third parties except for sub contractors who may from time to time be retained by Immobel in the normal course of

business to assist with the delivery of contracted services, those sub contractors being bound by all of the provisions and duties herein.

It is expressly understood that Immobel has the right to offer IDX and website solutions to our members and to use our IDX data within those solutions.

We understand that our use of the translated data is licensed as follows:

The MLS data belongs wholly to us. The translations belong wholly to Immobel.

The translated versions of our data are licensed to be used in the following ways:

To display on one public property search URL owned and controlled by our association.

Members are licensed to use the IDX modules on one web site each, owned and controlled by a single REALTOR or a team of two REALTORS. This product is not licensed for use by Brokers or for corporate web sites.

Broker and Corporate web sites may be licensed individually, pricing upon request.

We agree that we will not use nor permit the use of the translated data in the following ways:

The translated data may not be copied, sold, shared, reframed within another commercial site, in particular it may not be reframed with advertising of any kind, it may not be loaned or reproduced except for the printing of individual flyers and in the ordinary and customary marketing of individual listings and or information about individual members. The translated data may not be displayed in any manner except within the templates and frames provided by Immobel, and may not be altered so as to hide, disguise or change the Immobel branding, trademarks or terms of use.

Immobel will provide members with access to any Newsletters or online publications created to provide information on International Real Estate, at no charge. Members may opt out at any time.

We have read and understood the terms and conditions of service described in this agreement, and in the attached "Standard Annual Rates", which is an integral part of this agreement.

Accepted   by_____
Title_____
For_____
Date_____

Contact: Janet   Choynowski   JC@immobel.com
tel: (305) 495 487

Payment to:

Immobel Services Corporation
622 West DeKalb Street
Camden, SC 29020

Specifications of the *Immobel* 13 language IDX web site modules

These flexible web site modules can be used as an "add-on feature" to any existing individual Realtor's web site, custom designed *or* template. To add on, the *Immobel* web site modules simply linked via an HTML icon of the Realtors choice from the *Immobel* selection, usually a row of flags or language buttons. Visitors may then choose from all of the languages, and proceed to personalized search pages in the chosen language, all branded to the Realtor who owns the web site.

The IDX web site modules can also be used as "stand alone" primary web sites.

Your MLS database will be displayed on the Realtors web sites, according to your local rules and regulations. This can mean, subject to your local guidelines, that each of your members could display your total MLS database on their personal web sites in all 13 languages.

The *Immobel* web site module can be highly personalized. There are a number of template designs, and graphic elements, which can be mixed, and matched, or replaced with corporate logos, banners, unique photos and the like.

Each Realtor can build his or her personalized professional resume and list of specializations, member organizations and professional designations, all of which will be translated across all 13 languages, a great way to market themselves and their services.

Even "buyers representatives" with no listings, can display thousands of listings on their web sites, if your local IDX rules allow.

For Realtors who do have their own listings, and wish to highlight them, there is a "featured listings" button on each web site, that will automatically select that Realtors listings from your data pool (using the Realtors public ID) and will display that Realtors own listings behind the "featured listings button" a nice listings tool, and neat way to spotlight their own listings inventory.

IDX home finder. This is a great marketing tool that would normally cost hundreds of dollars extra per year, but is included in with all *Immobel* Web sites.
It works like this: Clients can register on the Realtors web site
Setting their criteria as far as location, price, bedrooms, bathrooms, and other special features. The Realtor will also receive a copy of this registration, so they will be aware of this new client, and they will have the clients email address to add to their client contact database.
In addition, *Immobel will* constantly search your MLS IDXdatabase, and will email all new listings that match this clients criteria, to that client fully branded to the Realtor they registered with.

Clients will receive a full HTML color brochure, with photos and property details, and when they click on it, they are dragged to the Realtors own web site, where they may continue to search, email the Realtor for further information, or email the listing brochure on to a friend.

Because these are full HTML brochures, they load instantly in the clients email, and never "clog up" their email box like emailed photos do.

Realtors can also use the "email a friend" feature to send new listings with personal notes, to their clients, fully branded with their corporate look, their photos and all of their contact information.

This is a fantastic way for your members to actively market every listing in the MLS IDX database to their clients. Once the client is registered (by themselves, or by the Realtor) the marketing of all new listings runs with no action required by the Realtor.

Realtors can individually enhance their own listings on their websites by adding more photos, virtual tours, or additional remarks in any of our languages, by logging into the management portion of their web site. There is never any charge for this, or for changing or updating their info, photos or changing the whole look of their web site using our templates or modules