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Subject Company: Redfin Corporation
Commission File No.: 001-38160

The following are emails sent by Redfin Corporation (“*Redfin*”) to certain Redfin stakeholders on March 10, 2025.

Analyst/Investor Email

Hello,

A few minutes ago, we issued a press release and filed an 8-K announcing our entry into a merger agreement with Rocket. You can see additional FAQ below.

Rocket Companies will conduct a conference call today at 8:00 a.m. ET to discuss the transaction. The conference call can be accessed by dialing (888) 200-3019 and providing the conference ID 72892. A live webcast of the event will be available on the investor relations sections of Rocket Companies' and Redfin's websites at ir.rocketcompanies.com and investors.redfin.com. A replay of the webcast will be available for all stakeholders on the investor relations websites following the conclusion of the event.

We'll be available to answer questions after the call. If you'd like to schedule a 15-minute slot with IR please use the link below.

FAQ

- **What does today's announcement mean?**

We've entered into an agreement for Rocket Companies to buy Redfin in an all-stock deal for an enterprise value of \$2.4 billion. Until the transaction closes, which is expected in the second or third quarter of 2025, Redfin will keep running as we have, separate from Rocket. Afterward, Redfin will run as a business owned by Rocket. Upon the closing of the transaction, the outstanding shares of Redfin common stock will be canceled and holders will receive 0.7926 shares of Rocket Class A common stock for each share of Redfin common stock.

- **What happens next?**

In the coming weeks, Rocket will file a registration statement on Form S-4, including a proxy statement/prospectus with the Securities and Exchange Commission (SEC). This document will contain detailed information about the transaction and will be available to the public. Once any SEC review is completed, we will file a “definitive proxy statement” with the SEC and mail it to our stockholders. Following the mailing, a meeting will be held to allow Redfin stockholders to vote on the transaction and related matters. The approval of the merger by a majority of the shares outstanding is one of several conditions to closing the transaction, and once all closing conditions are met, the transaction can be closed.

- **How did this deal come about?**

There will be additional details on the process when the registration statement on Form S-4, including a proxy statement/prospectus, is filed. What makes this partnership with Rocket

uniquely possible is the value Rocket places on our unique employee agent service delivery model, in addition to our well-trafficked websites.

- **What are the key terms?**

A Form 8-K summarizing the key terms of the merger agreement was filed with the SEC on March 10, 2025. You can read a summary of the terms, as well as the full merger agreement, at www.sec.gov.

- **What approvals are needed?**

The transaction will be subject to regulatory clearance as well as the approval of Redfin stockholders, among other closing conditions. We expect to complete these closing conditions and close in the second or third quarter of 2025.

- **What happens to Redfin’s convertible notes and term loan?**

Upon the closing, the notes will become convertible into Rocket shares based on the exchange ratio in the transaction. The merger will trigger the change of control provisions in the term loan agreement for Redfin’s secured debt, so we anticipate the term loan will be repaid at or prior to closing.

- **Does this impact the Zillow partnership?**

No. The Content License Agreement and Partnership Agreement with Zillow remain intact and nothing changes.

FORWARD-LOOKING STATEMENTS

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Risks and uncertainties include, among other things, (i) the risk that the proposed transaction may not be completed in a timely basis or at all, which may adversely affect Rocket’s and Redfin’s businesses and the price of their respective securities; (ii) the potential failure to receive, on a timely basis or otherwise, the required approvals of the proposed transaction, including stockholder approval by Redfin’s stockholders, and the potential failure to satisfy the other conditions to the consummation of

the proposed transaction; (iii) the effect of the announcement, pendency or completion of the proposed transaction on each of Rocket's or Redfin's ability to attract, motivate, retain and hire key personnel and maintain relationships with lead agents, partner agents and others with whom Rocket or Redfin does business, or on Rocket's or Redfin's operating results and business generally; (iv) that the proposed transaction may divert management's attention from each of Rocket's and Redfin's ongoing business operations; (v) the risk of any legal proceedings related to the proposed transaction or otherwise, including the risk of stockholder litigation in connection with the proposed transaction, or the impact of the proposed transaction thereupon, including resulting expense or delay; (vi) that Rocket or Redfin may be adversely affected by other economic, business and/or competitive factors; (vii) the occurrence of any event, change or other circumstance that could give rise to the termination of the Merger Agreement, including in circumstances which would require payment of a termination fee; (viii) the risk that restrictions during the pendency of the proposed transaction may impact Rocket's or Redfin's ability to pursue certain business opportunities or strategic transactions; (ix) the risk that the anticipated benefits and synergies of the proposed transaction may not be fully realized or may take longer to realize than expected; (x) the impact of legislative, regulatory, economic, competitive and technological changes; (xi) risks relating to the value of Rocket securities to be issued in the proposed transaction; (xii) the risk that integration of the Rocket and Redfin businesses post-closing may not occur as anticipated or the combined company may not be able to achieve the growth prospects expected from the transaction; and (xiii) the effect of the announcement, pendency or completion of the proposed transaction on the market price of the common stock of each of Rocket and Redfin.

These risks, as well as other risks related to the proposed transaction, will be described in the Registration Statement that will be filed with the SEC in connection with the proposed transaction. While the list of factors presented here and the list of factors to be presented in the Registration Statement are considered representative, no such list should be considered to be a complete statement of all potential risks and uncertainties. Additional factors that may affect future results are contained in each company's filings with the SEC, including each company's most recent Annual Report on Form 10-K, as it may be updated from time to time by quarterly reports on Form 10-Q and current reports on Form 8-K, all of which are available at the SEC's website <http://www.sec.gov>. The information set forth herein speaks only as of the date hereof, and any intention or obligation to update any forward looking statements as a result of developments occurring after the date hereof is hereby disclaimed.

IMPORTANT INFORMATION FOR INVESTORS AND STOCKHOLDERS

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NO OFFER OR SOLICITATION

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Glenn's Brokerage Follow-Up Email

Dear Redfin agents and support staff,

Having just sent the world's longest email to all Redfin employees, I'll be brief here. Our competitors are going to start spreading crazy rumors that Redfin doesn't love you anymore now that we've announced a deal with Rocket, but nothing could be further from the truth. Our agents and support staff are Redfin's soul. After the closing, this deal will just give you more resources to win:

- **More customers:** Rocket expects to make an investment in our online audience, which should increase brokerage demand, while also broadening the exposure we can offer our listing customers. We'll introduce Rocket to our customers, and Rocket can introduce us to the people who call Rocket every year about financing a home. We believe that no other brokerage can match the reach that Rocket will give us.
- **Better tools:** Rocket also plans an AI investment in agent tools, making it easier for you to connect with just the right customer at just the right time. Imagine using voice commands from your car to send email and SMS follow-ups in your style, to the customers most in need of attention. In 2024, automation in mortgage qualification alone saved over 1 million hours of team-member time.
- **Better lending service, competitive rates:** Rocket plans to retain Bay Equity's loan officers, who will join the field-based branch of Rocket known as Rocket Local. Rocket knows you need one person to call, available nights and weekends, to make sure purchase loans don't hold up the whole sale. As the nation's premier lender, Rocket's cost of capital is lower than ours, which means it can offer competitive rates, even on jumbo loans. Rocket's advanced underwriting systems let it generate fully underwritten verified-approval letters in an hour; the customers who get those letters are five times more likely to close. We expect our longstanding strategy to integrate brokerage, mortgage and title service to be better and more important than ever.

Rocket Will Let You Do Your Thing, At A Whole New Level

And all that stuff I said in the longer email about Rocket's culture being an entrepreneurial thing of beauty is really true. Rocket and Redfin want you to do your thing, bigger and better than ever: to be #1 in the most competitive neighborhoods, using Redfin.com to build a long-term base of loyal customers, with the tools and team to operate at a level other agents can only dream about.

What To Tell Customers

Jason is going to send you a video making many of these same points. Here's what we want you to do: your jobs. We have customers to serve, houses to sell, competitors to beat. It's a knife-fight out there! Meet our customers! Follow-up with every dang one. If customers ask you about the deal, just tell them that they were the reason we did the deal in the first place, using a template like this if it helps:

Yes it's true, Redfin has entered into an agreement for Rocket to buy Redfin. For now, nothing changes. I'm your agent, and my #1 priority is and always will be you. The deal is months away from closing, but we're all over the moon about it, because it will just make our brokerage bigger and better, bringing new technologies to guide you through your move, more financing options, and a major Redfin brand investment.

Keep Referring Customers to Bay Equity!

And keep referring customers to Bay Equity loan officers, whom we expect to become Rocket loan officers when the sale closes. The fundamental truth of any business, whether owned by Redfin or Rocket, is that sales pays the bills. All our investments in our site, our brand, our service and our people depend on you.

I'm not going anywhere, so as always, call me when you need me,
Glenn

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Associate Agent Email

Hello Associate Agents!

You may have already seen the big news that we've entered into an agreement for Rocket Companies to acquire Redfin. You can read more of the details in our press release linked here.

The purpose of my note is to simply let you know that we're excited about the opportunities this creates for Redfin and to reassure you that it's business as usual for the brokerage. There are no changes to your contractor role at this time as a result of this announcement. Serving customers well is the lifeblood of our business and you are a crucial part of how we deliver on our promise.

We don't have much more info to share beyond what's in the press release, but as always, if you have questions please don't hesitate to reach out at aaprogram@redfin.com.

With deep gratitude for all that you do!
Keith

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Partner Agent Email

Dear Partner Agents,

Today we announced that we've entered into an agreement under which Rocket Companies will acquire Redfin. Redfin will continue to operate as a standalone company until the transaction closes, which is expected in the second or third quarter of 2025. By joining Rocket we'll create a powerhouse dedicated to reshaping real estate—leveraging technology, data, and advertising to reach even more homebuyers and send them your way. Thank you for serving Redfin customers, and we look forward to our continued partnership.

Please reach out to me or your account manager with any questions.

Best,
Sara Anissipour Hogan
Vice President, Redfin's Partner Business

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the proposed transaction may divert management's attention from each of Rocket's and Redfin's ongoing business operations; (v) the risk of any legal proceedings related to the proposed transaction or otherwise, including the risk of stockholder litigation in connection with the proposed transaction, or the impact of the proposed transaction thereupon, including resulting expense or delay; (vi) that Rocket or Redfin may be adversely affected by other economic, business and/or competitive factors; (vii) the occurrence of any event, change or other circumstance that could give rise to the termination of the Merger Agreement, including in circumstances which would require payment of a termination fee; (viii) the risk that restrictions during the pendency of the proposed transaction may impact Rocket's or Redfin's ability to pursue certain business opportunities or strategic transactions; (ix) the risk that the anticipated benefits and synergies of the proposed transaction may not be fully realized or may take longer to realize than expected; (x) the impact of legislative, regulatory, economic, competitive and technological changes; (xi) risks relating to the value of Rocket securities to be issued in the proposed transaction; (xii) the risk that integration of the Rocket and Redfin businesses post-closing may not occur as anticipated or the combined company may not be able to achieve the growth prospects expected from the transaction; and (xiii) the effect of the announcement, pendency or completion of the proposed transaction on the market price of the common stock of each of Rocket and Redfin.

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Mortgage Marketplace Partner Email

Dear Mortgage Marketplace Lenders,

Today we announced that we've entered into an agreement under which Rocket Companies will acquire Redfin. The transaction is expected to close in the second or third quarter of 2025, and until then Redfin will continue to operate as a standalone company. Over this period you'll still be receiving the same high quality leads that you're using today to grow your business and you'll still face Mortgage Research Center, the independent third party who delivers your leads. We've built this marketplace upon trust and fairness and that won't change.

You may have questions, so I'll be reaching out today to provide as much clarity as I can. Thank you for serving Redfin customers and we look forward to our continued partnership.

Thank you,
Evan Sauer

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Mortgage Research Center Email

Hey guys,

I don't know if you saw the news, but today we announced that we've entered into an agreement under which Rocket Companies will acquire Redfin. The transaction is expected to close in the second or third quarter of 2025, and until then Redfin will continue to operate as a standalone company. During this period we still want to maximize how many leads we generate through your forms on our sites, and sell as many as possible to the right lenders. We don't, and can't, know what will happen once the acquisition closes but have tremendously valued the partnership and your guidance since 2022. I'll find time for us to connect later today to answer any questions you might have.

Thank you,
Evan Sauer

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Note to Bay Equity from Brett

A short time ago, you received an email from Redfin CEO Glenn Kelman announcing Rocket has entered into an agreement to buy Redfin, and thus, Bay Equity.

We've come a long way since we started Bay Equity in 2007. We grew from a small lender to one of the nation's largest independent mortgage banks. Our acquisition by Redfin three years ago gave us a new source of business in a tough market, and now the news Rocket will acquire Redfin and this company. The deal will mean Redfin can invest more in its impressive online presence and do even bigger things with Rocket behind it. This is great news for our ability to generate loans at competitive rates.

It will be months before the deal closes and until then, it will be business as usual. In the next few weeks, I will work with Redfin and Rocket to determine details of a transition, and how that will affect our operations and support teams. While it is still too early to know specifics, we will undoubtedly see changes later in the year. Until we have more details, I ask for your patience and continued focus on exceptional customer service to our originators and borrowers.

I know you have a lot of questions. We'll make many decisions over the next few months, and we'll keep you updated on important information. As always, my thanks and appreciation to our exceptional Bay Equity team.

Brett

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Note to Bay Equity Loan Officers from Glenn

Dear Bay Equity Loan Officers & Field Leaders,

You don't hear from me much, but I'm writing to see how you're processing the news of the anticipated Rocket acquisition. It's understandable that Bay Equity folks may worry about combining with another lender, but the object of this email is to send a simple message to our loan officers and field managers: we want you. Stay with us. Build your business with Rocket. Redfin agents will keep referring our home-buyers to you. And Rocket will give you amazing new tools and products.

What Rocket Has To Offer: More Leads, More Products

Over the next few days, we'll connect with each of you to answer your questions and to talk to you about what Redfin and Rocket can offer:

- the autonomy you've grown accustomed to at Bay Equity;
- demand from Redfin;
- demand from Rocket, a brand and marketing powerhouse;
- Rocket's industry-leading systems & products, like zero-down loans and rent rewards;
- a commitment to life-long servicing relationships with customers.

Rocket's Award-Winning Servicing Helps You Keep Your Customers for Life

This last point is important. Rocket collects payments and answers customers' questions about loans it made years ago. When a customer of yours could benefit from a refinancing or seems likely to move, Rocket tells you, not another Rocket loan officer. Its goal is for your customers to be yours for life.

High-End Loan Officers Love Rocket Local

What may be most surprising to you is that you can get the benefit of Rocket's scale without getting within a hundred miles of the sales center, where loan officers' day-to-day activities are more closely monitored. It wasn't until two years ago that Rocket launched a field-based arm called Rocket Local, specially designed for loan officers like you, who are the one point of contact for agents trying to close a home sale.

Bay Equity and Rocket Local Pay At Similar Levels

And Rocket Local pay is similar to that of Bay Equity's. No two pay plans will ever be completely identical, but Rocket Mortgage's chief revenue officer reviewed your plan and concluded it's roughly equivalent to Rocket's. Over the coming weeks, we'll share more details with you about how much you'll be able to earn at Rocket. Other benefits of Rocket Local include:

- broker-style pricing,
- a separate operations team to ensure you can always be responsive to your customers,
- fully underwritten pre-approvals within an hour of getting documentation, and
- an agreement from Rocket's retail mortgage bankers not to compete for the same customers.

A Win For The Agents In Your Network

For both agents and home-buyers, the result of this acquisition should be better service, more financing options and, in many cases, better rates. If any of the traditional agents in your network ask you about Redfin's sale to Rocket, it'll be important for you to lay out what you can do with Rocket, using a template like this:

Yes it's true, Rocket has entered into an agreement to buy Redfin and Bay Equity. The deal is months from completion, and until then, Bay Equity will make sure you get the same superb service for an on-time closing. After closing, I'll still be the only one you have to call with a deal on the line. Being a part of Rocket will give me the systems to deliver faster service, including fully underwritten pre-approvals in under an hour, and better products to offer your customers -- all at very competitive rates. What will always stay the same is that you'll be my #1 priority.

A Win For Our Customers

If home-buyers ask you about the Rocket deal, you can say that the deal won't be final for months, and that we'll stand by every loan we make. You can also tell customers what you tell agents, about how Rocket can help you raise your game.

A Tribute to Bay Equity Culture

That should cover the immediate practical questions about your future at Rocket Local. But it doesn't address all we've been through to get to this point. Brett and Casey founded this business 18 years ago and treated you like family. From their days in diapers, your kids have been going to Bay's President's Club retreats. Some of you slept on Brett's couch rather than paying for a Corte Madera hotel.

We'll Need Time to Process Change

As someone who has founded a company himself, and who has been at Redfin for 19 years, I know a bit about how you feel. Speaking for myself, I needed a moment to process such a big change.

Rocket Culture Is a Thing of Beauty

But then the overwhelming reality set in: Redfin will be such a better website, broker, lender and title company as part of Rocket. Everything I said in my all-hands note about Rocket really is true. There's a reason Rocket has been one of the best American employers for 21 years straight: that place has so much hustle, soul and magic. It isn't the same as what we're used to, but for many of us, it could be even better.

Bay Equity All Hands at 10, Rocket Meets Loan Officers at 2

Brett is going to have his own meeting with the entire Bay Equity team at 10:30 a.m. PDT. Rocket Mortgage execs will convene a meeting with loan officers and field managers at 2:00 p.m. PDT. Then we have to get back on the job of helping our customers finance their dreams. I'm not going anywhere, so as always, call me when you need me, Glenn

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other than statements of historical fact, are forward-looking statements that may be identified by the use of words “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “may,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” “would” and, in each case, their negative or other various or comparable terminology. Such forward-looking statements are based upon current beliefs, expectations and discussions related to the proposed transaction and are subject to significant risks and uncertainties that could cause actual results to differ materially from the results expressed in such statements.

Risks and uncertainties include, among other things, (i) the risk that the proposed transaction may not be completed in a timely basis or at all, which may adversely affect Rocket’s and Redfin’s businesses and the price of their respective securities; (ii) the potential failure to receive, on a timely basis or otherwise, the required approvals of the proposed transaction, including stockholder approval by Redfin’s stockholders, and the potential failure to satisfy the other conditions of the consummation of the proposed transaction; (iii) the effect of the announcement, pendency or completion of the proposed transaction on each of Rocket’s or Redfin’s ability to attract, motivate, retain and hire key personnel and maintain relationships with lead agents, partner agents and others with whom Rocket or Redfin does business, or on Rocket’s or Redfin’s operating results and business generally; (iv) that the proposed transaction may divert management’s attention from each of Rocket’s and Redfin’s ongoing business operations; (v) the risk of any legal proceedings related to the proposed transaction or otherwise, including the risk of stockholder litigation in connection with the proposed transaction, or the impact of the proposed transaction thereupon, including resulting expense or delay; (vi) that Rocket or Redfin may be adversely affected by other economic, business and/or competitive factors; (vii) the occurrence of any event, change or other circumstance that could give rise to the termination of the Merger Agreement, including in circumstances which would require payment of a termination fee; (viii) the risk that restrictions during the pendency of the proposed transaction may impact Rocket’s or Redfin’s ability to pursue certain business opportunities or strategic transactions; (ix) the risk that the anticipated benefits and synergies of the proposed transaction may not be fully realized or may take longer to realize than expected; (x) the impact of legislative, regulatory, economic, competitive and technological changes; (xi) risks relating to the value of Rocket securities to be issued in the proposed transaction; (xii) the risk that integration of the Rocket and Redfin businesses post-closing may not occur as anticipated or the combined company may not be able to achieve the growth prospects expected from the transaction; and (xiii) the effect of the announcement, pendency or completion of the proposed transaction on the market price of the common stock of each of Rocket and Redfin.

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except by means of a prospectus meeting the requirements of Section 10 of the Securities Act of 1933, as amended.

Title Forward Email

Dear Title Forward,

By now you got the big news that Rocket has entered into an agreement to buy Redfin, but you must be wondering what this means for you. Until the deal closes, Redfin will remain separate from Rocket, and nothing will change.

Rocket Wants You

Between now and then, Rocket and Redfin will learn more about one another's title businesses, and where we can work together to save money or serve customers better. But Rocket's CEO, Varun Krishna, wanted you to know from the day of this announcement that, far beyond the closing, you will have an important place at Rocket.

We Need a Purchase-Focused, Redfin-Specialized Title Company

Rocket and Redfin execs recognize that Title Forward is set up to support home purchases rather than refinancings, especially purchases brokered by Redfin agents. And because Redfin started publicly reporting your results separate from our other businesses, we all know how profitable Title Forward is, and how fast you're growing, all while delivering fantastic service. This is a tribute to all of you and to your leadership team, headed by John Roy.

More Time and Space to Imagine the Future of Title Service

We haven't worked out a detailed plan for how we could run every Redfin business under the Rocket banner, but our starting premise is that being a part of Rocket will over time give Title Forward bigger opportunities: to meet more customers, to invest more in automation, to digitize the closing experience. As we said in my all-hands email, one reason we had to announce the deal early is so we could start to involve you in our planning, in this case for what the future of title service will be.

More soon and, as always, please call me or John with any questions, Glenn

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