

“Many financial institutions don’t build their balance sheets on Treasuries alone; they build them on loans. At OwnEZ, we’ve bridged the gap, allowing qualified investors to access the same institutional-grade debt strategies that have powered major banks for decades.”



**Efri Argaman**  
CEO & Co-founder OwnEZ

### The Pitch: Own the Mortgage, Not the Property

OwnEZ Fund V provides exposure to the residential market through first-lien mortgage debt rather than physical ownership. We bridge the gap between individual investors and the sophisticated real estate credit strategies used by global institutions.

#### Why OwnEZ Fund V?

-  **Consistent Yields:** Targeted 9% net annual yield (after management fees).
-  **Capital Preservation:** Every dollar is secured by first-lien residential collateral with a conservative 81% ITV.
-  **Non-Correlated:** Direct lending strategy provides an inflation hedge and diversification from public equity markets.
-  **Proven Performance:** History of low volatility and zero investor losses to date

#### The Technology Advantage

- KeyEZ™ Platform:** Our proprietary underwriting uses advanced algorithms to analyze rental history and cash flow, predicting repayment better than a simple credit score.
- Vertical Integration:** We handle everything from loan origination to active portfolio servicing and note trading.
- Active Management:** Trading notes on the secondary market to optimize returns and liquidity.

### Historical Performance & Yield Comparison

OwnEZ has consistently outperformed traditional income-generating assets.\*

Year	2021	2022	2023	2024	2025
<b>OwnEZ Total Annual Yield</b>	9.10%	9.04%	9.19%	8.41%	8.50%

Direct Lending (OwnEZ) <b>8–10% Yield</b>	Publicly Traded REITs <b>~6% Yield</b>	Mortgage Bonds <b>4.2–5.2% Yield</b>	High Yield Savings <b>3–5% Yield</b>
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\*Past performance is not indicative of future performance. Performance includes Fund II & III assets merged into Fund IV.

**Current Portfolio Snapshot**

Robust loan performance secured by single-family residence mortgages across 11 U.S. states.

<b>AUM</b> <b>\$57M</b> Total Assets Managed	<b>Diversification</b> <b>450</b> Individual Loans	<b>Safety</b> <b>0</b> Investor Losses to Date
<b>Avg Loan</b> <b>\$145K</b> Per Property	<b>ITV</b> <b>81%</b> Inv. to Value Ratio	<b>Net Yield</b> <b>~9%</b> Targeted Annually

**Fund Investment Structure**

<b>Legal Structure</b>	Delaware Limited Partnership (LP)
<b>Minimum Investment</b>	\$50,000 (Accredited Investors Only)
<b>Hurdle Rate</b>	6%per annum with full catch-up
<b>Management Fee</b>	1.5% Annual
<b>Carried Interest</b>	15%
<b>Distributions</b>	Paid Quarterly
<b>Lockup Period</b>	Minimum 2 years
<b>Liquidity</b>	Quarterly with 90 days notice (subject to fund gate)
<b>Administrator</b>	Verivest

**Experienced Leadership Team**



**Efri Argaman**  
CEO & Co-founder

Driving confidence in structured finance and residential credit.



**Ossif Tamir, Ph.D.**  
Managing Partner

Strategic oversight of portfolio management and fund growth.



**Eric Gewirtzman**  
Co-Founder & Board Member

Veteran expertise in real estate investment in novation.

**Ready to Diversify Your Portfolio?**

Join a community of accredited investors in this unique asset-backed securities opportunity.



**Chad Cormier**

Managing Director | Investor Relations

Email: [chadc@ownez.com](mailto:chadc@ownez.com)

Call: (631)318-6416 Ext. 107