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CATALYTIC CAPITAL FOR FINANCIAL INCLUSION THROUGH HOMEOWNERSHIP

Scaling responsible mortgage access for underserved families while generating institutional-quality risk-adjusted returns.

OwnEZ is a vertically integrated residential mortgage platform focused on expanding sustainable homeownership opportunities for borrowers underserved by traditional lending institutions.

THE BROKEN SYSTEM

Millions of Creditworthy Families Remain Locked Out of Homeownership

Traditional mortgage underwriting often excludes borrowers who demonstrate the capacity to sustain homeownership but do not fit conventional credit models.

- ITIN borrowers
- Self-employed entrepreneurs
- Credit invisible households
- Gig economy workers
- Families with limited traditional credit histories
- Long-term renters with strong payment histories

Despite stable income, employment, and housing payment capacity, many remain unable to access traditional mortgage financing.

1) Traditional Mortgage System
2) Creditworthy Borrowers Excluded
3) Long-Term Renting
4) No Equity Creation
5) Limited Wealth Accumulation

THE OWNEZ SOLUTION

Alternative Underwriting. Responsible Lending. Sustainable Homeownership.

OwnEZ has developed a vertically integrated mortgage platform designed to identify, underwrite, finance, and service borrowers frequently overlooked by traditional lending institutions.

- ✓ **Proprietary Borrower Evaluation:** Methodologies designed to assess creditworthiness beyond conventional scoring models
- ✓ **Mortgage Origination:** End-to-end loan origination infrastructure
- ✓ **Loan Servicing:** In-house servicing capabilities supporting borrower success
- ✓ **Portfolio Management:** Disciplined risk management and asset oversight
- ✓ **Residential Collateral Oversight:** First-lien secured position on all originated loans
- ✓ **Secondary Market & Securitization:** Pathways to long-term capital markets solutions

The result is a scalable platform capable of expanding responsible homeownership while maintaining disciplined risk management.

1) Borrower Sourcing
2) Underwriting
3) Mortgage Origination
4) Loan Servicing
5) Portfolio Management
6) Secondary Market Execution

WHY HOMEOWNERSHIP MATTERS

Housing Payments Become Wealth-Building Assets

For many American families, homeownership remains the single largest driver of household wealth creation. OwnEZ transforms monthly housing payments from consumption into asset creation.

RENTING	HOMEOWNERSHIP
Monthly Payment → Landlord Equity No asset accumulation. No equity. No wealth transfer	**Monthly Payment → Home Equity → Family Wealth** Each payment builds ownership. Equity compounds. Wealth transfers across generations.

PLATFORM SNAPSHOT

$60M+ Assets Under Management	**450+** Loans Originated	**Multi-State** Operating Footprint
First-Lien Collateral Position	**81%** Maximum LTV	**~9%** Net Annual Target Yield**

** Net Yield reflects the annual yield after management and other fees and before income taxes. Past performance does not guarantee future results.

WHY CATALYTIC CAPITAL

A Small Amount of Catalytic Capital Can Unlock Significantly Larger Pools of Mortgage Financing

The primary constraint to expanding responsible homeownership is not borrower demand. The constraint is scalable capital. Mission-aligned investment capital can accelerate mortgage originations while attracting additional institutional capital into underserved markets.

01 → **Catalytic Capital - $5 Million**
Mission-aligned first-loss or subordinated capital

02 → **Warehouse Facility**
Enables mortgage origination at scale

03 → **Mortgage Originations**
Responsible loans to underserved borrowers

04 → **Families Become Homeowners**
Sustainable homeownership achieved

05 → **Household Wealth Creation**
Equity builds. Communities strengthen.

POTENTIAL PARTNERSHIP STRUCTURES

Warehouse Facility Capital
Provide senior or subordinated capital supporting mortgage origination growth.

First-Loss Credit Enhancement
Catalytic capital improves credit quality and

attracts larger institutional lenders.

Mission-Related Investment
Direct investment into a scalable mortgage platform expanding responsible homeownership.

Participation or Securitization Support
Support the development of long-term capital markets solutions for underserved borrowers.

MEASURABLE IMPACT FRAMEWORK

Impact Outcomes Linked Directly to Capital Deployment

- **Financial Inclusion:** Expanding mortgage access to borrowers underserved by traditional institutions.
- **Wealth Creation:** Converting monthly housing payments into household equity.
- **Community Stability:** Supporting owner occupancy and neighborhood investment.
- **Capital Mobilization:** Crowding in conventional investment capital through catalytic structures.

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WHY OWNEZ IS DIFFERENT

Traditional Affordable Housing Programs	OwnEZ Platform
• Build housing supply	✓ Finances homeownership
• Require ongoing subsidy	✓ Creates household equity
• Limited scalability	✓ Designed for scalable deployment
• Often dependent on grant funding	✓ Aligns impact outcomes with investment sustainability
	✓ Mobilizes private capital
	✓ Supports long-term wealth creation

Scaling Financial Inclusion Through Sustainable Homeownership

OwnEZ represents an opportunity to align investment capital with measurable social outcomes. By expanding access to responsible mortgage financing, catalytic capital can help underserved families build wealth, strengthen communities, and create pathways toward long-term economic mobility — while supporting a scalable and sustainable investment platform.

TYPICAL OWNEZ BORROWER PROFILE & UNDERWRITING APPROACH

Financially Capable. Verifiable. Underserved by Traditional Lenders.

This approach reflects borrowers who may be underserved by traditional lenders but are financially capable and verifiable, supported by both documented income and strong collateral. The combination of disciplined underwriting, first-lien seniority, and conservative leverage creates protection driven by process and structure — not assumptions about borrower credit alone

Typical Borrower Profile

- **Borrower Type:** ITIN holders, self-employed entrepreneurs, gig economy workers, credit-invisible households, long-term renters with strong payment histories
- **Income Verification:** Income documented through bank statements, tax returns, 1099s, or alternative income documentation methods
- **Collateral Profile:** Owner-occupied residential properties; first-lien secured position on all originated loans
- **Leverage & LTV:** Conservative loan-to-value ratios; maximum 81% LTV providing meaningful equity cushion from day one
- **Credit Assessment:** Proprietary evaluation methodology assessing creditworthiness beyond conventional FICO-based scoring models
- **Payment Capacity:** Demonstrated ability to sustain housing payments, often evidenced by years of consistent rent payment history

Underwriting Philosophy

- **Process-Driven Protection:** Risk management is embedded in underwriting structure and collateral discipline, not reliant on credit score assumptions alone.
- **First-Lien Seniority:** All loans carry a first-lien position on residential collateral, providing structural priority in any loss scenario.
- **Conservative Leverage:** Disciplined LTV thresholds ensure meaningful borrower equity at origination, reducing loss severity risk.

The result is a borrower population that is underserved — not uncreditworthy.
OwnEZ's underwriting process is designed to identify and verify that distinction at scale

Ready to Diversify Your Portfolio?

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

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