

“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
OwnEZ Total Annual Yield	9.10%	9.04%	9.19%	8.41%	8.50%

Direct Lending (OwnEZ)
8–10% Yield

Publicly Traded REITs
~6% Yield

Mortgage Bonds
4.2–5.2% Yield

High Yield Savings
3–5% Yield

*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.

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

Fund Investment Structure

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

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