OwnEZ Fund V

March 2026

* See Disclaimer on back cover.

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"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

Investment Asset Class Yields

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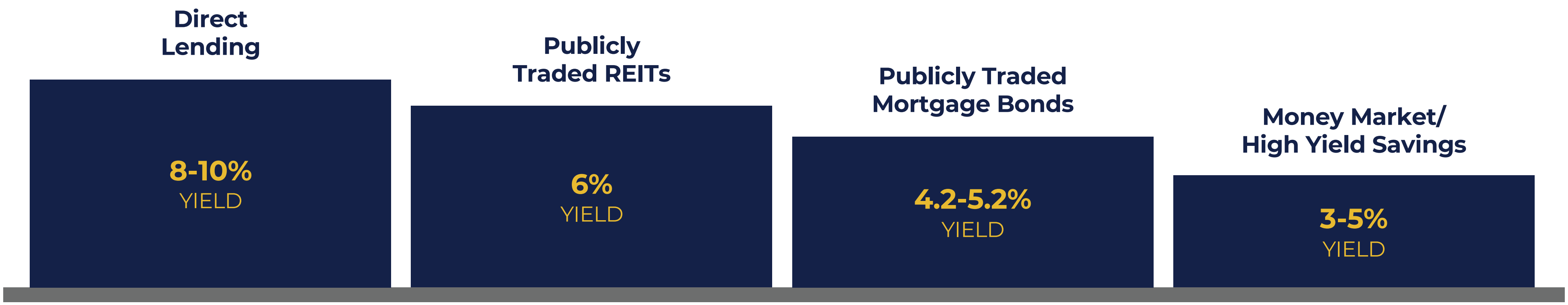

OwnEZ Total Annual Yield – 2021-2025

2021	2022	2023	2024	2025
9.10%	**9.04%**	**9.19%**	**8.41%**	**8.50%**

Performance data includes Assets of Funds II & III, which were merged into Fund IV on January 1st 2024. Past performance is not indicative of future performance.

Why OwnEZ Fund V

- History of consistent & low volatility reliable returns delivered by experienced team
- Focus on capital preservation that provides investors with steady income growth through quarterly dividends
- Non-correlated to public markets
- Inflation hedge & diversification
- Own the mortgage not the property

Prudent Underwriting & Risk Mitigated Strategy

First-Lien Security:
Every dollar is backed by residential real estate with a conservative 81% ITV ratio. If a borrower defaults, the asset protects your principal.

The **ability to season the notes over a period of 2-5 years** and trade them on a robust and active secondary market.

We **utilize advanced algorithms** to analyze a multitude of data points—from rental history to cash flow patterns—that predict repayment ability better than a simple credit score.

How OwnEZ Protects Your Investment:
Four Key Safeguards

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Institutional Expertise
Our expertise in institutional lending guides every choice we make in business.

Data-Driven Decision-Making
We analyze comprehensive and unique data, often overlooked by other financial institutions, to identify financially stable borrowers for loans using our in-house technology platform KeyEZ™.

Proven Track Record
An impressive history with zero investor losses to date across over 450 loans delivering an annual return of approximately 9% to our investors.

Vertically Integrated Business Model
We handle everything from loan origination to active portfolio servicing and note trading.

OWNEZ Investment Objective & Three Core Strategies

Objective:

Deliver high net yields (targeted ~9% annually*) while safeguarding investment principal for long-term wealth preservation through conservative loan-to-value ratios. All investments are secured by first-lien residential real estate collateral.

Strategy 1:

Deliver high net yields (targeted ~9% annually*) while safeguarding investment principal for long-term wealth preservation through conservative loan-to-value ratios. All investments are secured by first-lien residential real estate collateral.

Strategy 2:

Technology-Driven Underwriting: Utilize proven, proprietary data analytics to accurately assess risk and improve loan efficiency.

Strategy 3:

Active Portfolio Management: Trading loan notes to optimize returns and maintain fund liquidity. Mortgage notes provide a legal safety margin against market fluctuations or defaults. Deploy a non-leveraged portfolio.**

** 9% is net after management fees.*
*** Although our fund documentation permits borrowing, we are not currently using any debt financing.*

Stress Test Analysis - Note Interest of 11.49%

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As a benchmark, current-coupon 30-year Fannie and Freddie MBS should be yielding roughly 5.75% (assuming static interest rates).
OwnEZ Fund IV investors receive a more-than-ample 475bp yield premium over this benchmark.

Cumulative Default Rate	Cumulative Net Loss Rate	Annual Net Loss Rate	Unleveraged IRR at Fund Level
40%	**9.27%**	**1.81%**	**9.6%**
25%	**5.16%**	**0.92%**	**10.5%**
5%	**0.92%**	**0.34%**	**11.3%**

Key Assumptions

Initial Purchase Details	
House Purchase Price	$150,000
Down Payment (% of house price)	10.0%
Term to Maturity (months)	360
Interest Rate	11.99%
Property Value Changes	
House Price Appreciation	-10.0%
House Price Discount for Distressed Sale	5.0%
Liquidation and Ongoing Costs	
Recovery Timing (months past due)	10
Legal Costs to Liquidate Property	$3,500
Renovation Costs (% of house market value)	7.0%
Real Estate Agent Fees (% of house sale price)	6.0%
Property Maintenance Costs (% of house market value)	1.0%
Annual Taxes and Insurance (% of house market value)	2.0%

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Alignment With Our Investors

Our investment process prioritizes transactions that we believe will benefit investors and prudently manage risk exposure.

Interest paid by borrowers is distributed to investors. Principal paid by borrowers is reinvested back into the Fund.

Management's primary upside comes from a share of the profits. Managers are incentivized on overall profitability, not just AUM.

OwnEZ Fund V LP - A Parallel Fund Investing In Pro-rata with OwnEZ Fund IV LP

Performance Summary and Portfolio Snapshot:
Robust loan performance secured by single-family residence mortgages across multiple geographies.*

$57 Million
A substantial ~$60 million in assets under management

$145K Avg. Loan
Average loan size of $145,000 balances growth and risk

Zero Investor Losses
Zero investor losses to date underscore portfolio quality

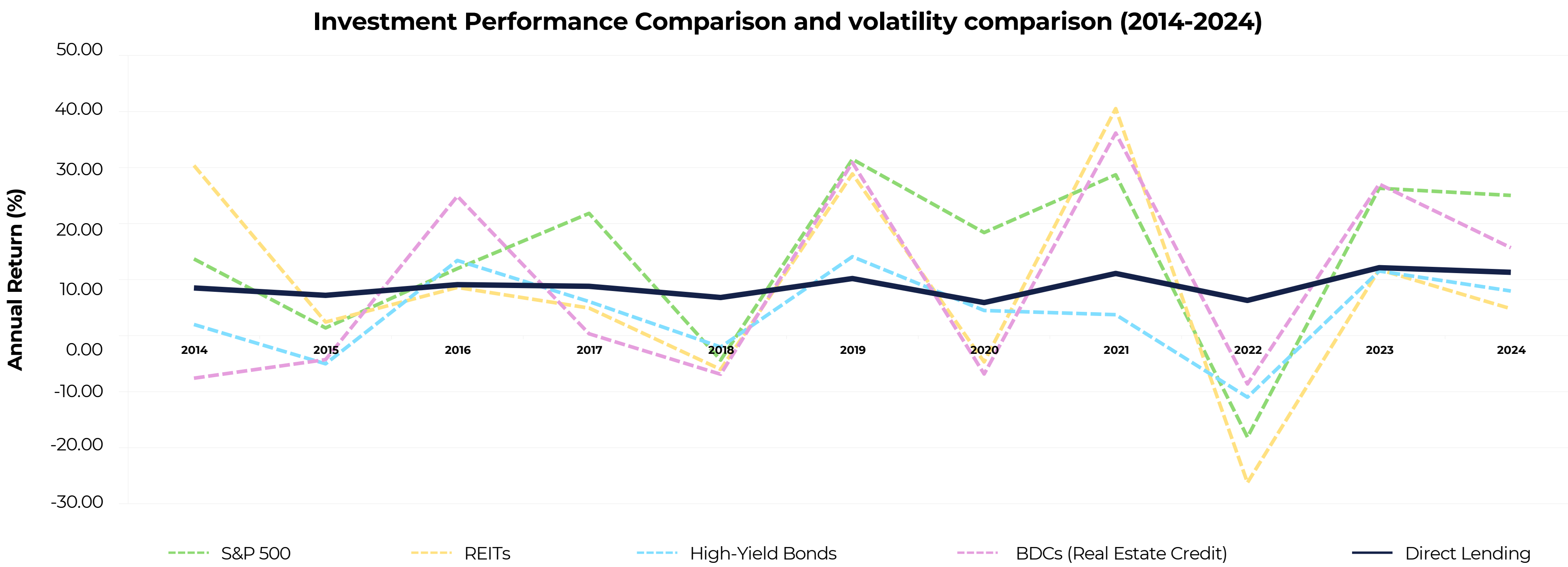
450 Loans
Diversified portfolio with 450 individual loans

~9% Net Yield Annually
Achieving an impressive ~9% Net Yield annually**

81% ITV
Conservative 81% investment-to-value ratio

** Past performance reflects the historical results of OwnEZ Funds 3 and 4. Past performance does not indicate that future results will be the same and investors should refrain from relying on these past results.*
*** Net Yield reflects the annual yield of management and other fees and before income taxes.*

Long-Term Performance of Direct Lending



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Quarterly Performance of OwnEZ

DESCRIPTION	2021	2022	2023	2024	2025
Quarter One	2.86%	2.20%	2.43%	1.92%	1.95%
Quarter Two	1.94%	2.16%	2.38%	1.96%	2.54%
Quarter Three	2.01%	2.18%	2.02%	2.01%	2.36%
Quarter Four	2.00%	2.21%	2.06%	2.20%	1.35%
Total Annual Yield	9.10%	9.04%	9.19%	8.41%	8.50%

- *Performance data includes Assets of Funds II & III, which were merged into Fund IV on January 1st 2024.*
- *Results are presented on a quarterly basis. Returns include distributions of interest and recognized capital gains, net of non-recognized capital gain, net of fees and before tax.*

Fund Terms and Investment Structure

Legal Structure	Delaware Limited Partnership (LP)
General Manager	OFM 5 GP LLC
Business Partners	OwnEZ Inc, Parallel Fund to OwnEZ Fund IV LP
Leverage	Up to 60%
Currency	US Dollars ($)
Administrator	Verivest
Legal Advisor	Weingold Law, PLLC
Collateral Type	Home Loan Notes Secured by Residential Real Estate
Geographic Spread	11 U.S. States
Management Fee	1.5% Annual
Carry	15%
Hurdle Rate	6% per annum with full catchup
Minimum Investment	$50,000
Investment Lockup Period	Minimum 2 years
Liquidity	Quarterly with 90 days notice, subject to Fund's gate
Distributions	Quarterly

Experienced Leadership Team Driving Performance & Innovation

OwnEZ Leadership Driving Confidence in Structured Finance and Real Estate Investment

Efri Argaman

CEO & Co-founder

Ossif Tamir, Ph.D.

Managing Partner, OwnEZ Fund IV

Eric Gewirtzman

Co-Founder & Board Member

Join Qualified Investors in This Unique Asset-backed Securities Opportunity

For More Information, please contact:

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Disclaimer

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The Fund is not and intends to operate in a manner that will not require it to be deemed to be, or to register with the U.S. Securities and Exchange Commission ("SEC") as, an "investment company", as such term is defined in the Company Act and the rules and regulations promulgated pursuant thereto. The Investment Manager is not currently registered with the SEC in reliance upon one or more exemptions therefrom. The regulatory status of the Investment Manager does not imply any particular training or competence, or endorsement by the SEC or any other regulator.

Prior to investing, investors are strongly urged to review the Fund's Memorandum, operating agreement, subscription agreement and all related documents, to ask such additional questions of the Fund or its representatives as they deem appropriate, and to discuss any prospective investment in the Fund with their legal and tax advisers. Investment in the Fund is suitable only for sophisticated investors for whom such investment does not constitute a complete investment program and who fully understand and are willing to assume the risks involved in investing in the Fund. An investment in an alternative investment vehicle like the Fund is not suitable or desirable for all investors.

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Statements in this document describing the Fund's objectives, projections, estimates, expectations or predictions may be "forward-looking statements" within the meaning of the applicable securities laws and regulations. Such statements are based on beliefs, assumptions, data and other information currently available to us. When we use them, the words "anticipate," "intend," "estimate," "believe," "expect," "plan", "could", "may", "will", "potential" "project", variations of such words, and similar expressions are intended to identify forward-looking statements. Actual results could differ materially from those expressed or implied in this document. Important factors that could make a difference to the Fund's operations include global capital markets, conditions affecting the Fund's portfolio companies or changes in government regulations, tax regimes, economic developments within the United States.

The information contained in this document has been prepared from data the Investment Manager believes to be reliable, but the Investment Manager makes no representations as to its accuracy or completeness, and do not undertake to update or correct any of the information presented. Case examples are provided for illustrative purposes only to demonstrate our experience in investment transactions, the investment processes we might typically employ, representative transactions, or possible investment considerations. The examples do not reflect the overall results of our investment processes or other transactions. You should not assume that investments and the results of our investment activities will be profitable or will have results similar to those described in the case examples. Past performance is not indicative of future results. Future returns are not guaranteed and a loss of some or all invested principal may occur. No representation is made that any investment or transaction will or is likely to have similar results or that significant losses will be avoided.

The information herein is not complete, may not be current, is subject to change, and is subject to and qualified in its entirety by, the more complete disclosures, risk factors and other terms set forth in the Fund's Memorandum, operating agreement and subscription agreement.

Targeted Returns

In considering the targeted performance information contained herein, prospective investors should bear in mind that such targeted performance is not indicative of future results, which will vary. The Fund's return targets are hypothetical and are neither guarantees nor predictions or projections of future performance. There can be no assurance that hypothetical targeted returns will be met, that the Fund will achieve comparable results or be able to implement its investment strategy and investment approach. Actual gross and net returns for the Fund and its investors may vary significantly from the targeted returns set forth herein. The Targeted returns described herein have been prepared by the Investment Manager on the basis of estimates and assumptions about performance believed to be reasonable. Actual results and events may differ materially from the assumptions underlying such targeted returns. These targeted returns are inherently subject to significant economic, market and other uncertainties that may adversely affect the performance of the Fund and its investments. Accordingly, such targeted results are not to be relied upon as facts and there can be no assurance that such results will be achieved. Unless otherwise indicated, all internal rates of return are presented on a "net" basis (i.e., they reflect the management fees, taxes, transaction costs in connection with the disposition of unrealized investments and other expenses to be borne by investors in the Fund, which will reduce returns and, in the aggregate, are expected to be substantial). Investors are referred to the Memorandum for further discussion of risk factors that may apply with respect to an investment in the Fund.

Past Performance Generally

Past performance is not indicative of future returns, which will vary. When considering the value of past performance, it is important to remember that the macro- and micro-economic conditions that prevailed in the past are different from those that will pertain on a going forward basis.

There can be no assurance that the Fund will make investments that are similar to those in the Predecessor Funds or that any investments, if made, will be successful.

Appendix

The Real Problems with Traditional Real Estate Investments

01

Concentration Risk In Direct Rental Properties

Investments tied to a single property, tenant, and market face high risk. Selling can take 6+ months and requires over 120 hours of active management annually.

02

Market Volatility Risk In Real Estate Funds & Reits

Public market fluctuations affect REIT values, with no investor control over property choices. Returns are impacted by management fees and strong correlation to equity markets during downturns.

03

Common Challenges Shared By Both These Investment Types

Both face liquidity constraints during market stress, exposure to property market cycles, and complex tax implications that can complicate reporting and returns.

What is Real Estate Credit?
The Debt vs. Equity Advantage

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Real estate credit means holding the mortgage debt rather than owning the physical property, providing exposure to real estate without direct ownership responsibilities

Real estate credit offers first-lien protection on real estate collateral, prioritizing debt repayment in case of default and reducing risk compared to equity investment.

Investors receive consistent and predictable monthly payments, which contrasts with the variable returns often seen in equity investments.

Lenders do not handle tenant issues, eliminating the common headaches associated with property management that equity owners face.

Real estate credit investments are supported by expert underwriting and loan servicing, ensuring thorough risk assessment and efficient loan administration.

The fund invests in first-lien home loans and participations in first-lien home loans

Turning Renters Into Homeowners

A Real-Life Example

Borrower Profile	
Age:	34
Annual Income:	$88,866
Monthly Rent:	$1,200
Marital Status:	Single
Profession:	Construction
Aspiration for home ownership after long-term renting	

OwnEZ Solution Details	
Purchase Price:	$249,900
Borrowed from OwnEZ:	$210,843
Monthly Payment P&I:	$2,854