

REACH

NATIONAL ASSOCIATION OF REALTORS®

Technology Showcase

Miami 2024

**SECOND CENTURY
VENTURES**

REACH
NATIONAL ASSOCIATION OF REALTORS®

The Strategic Investment Fund for Real Estate

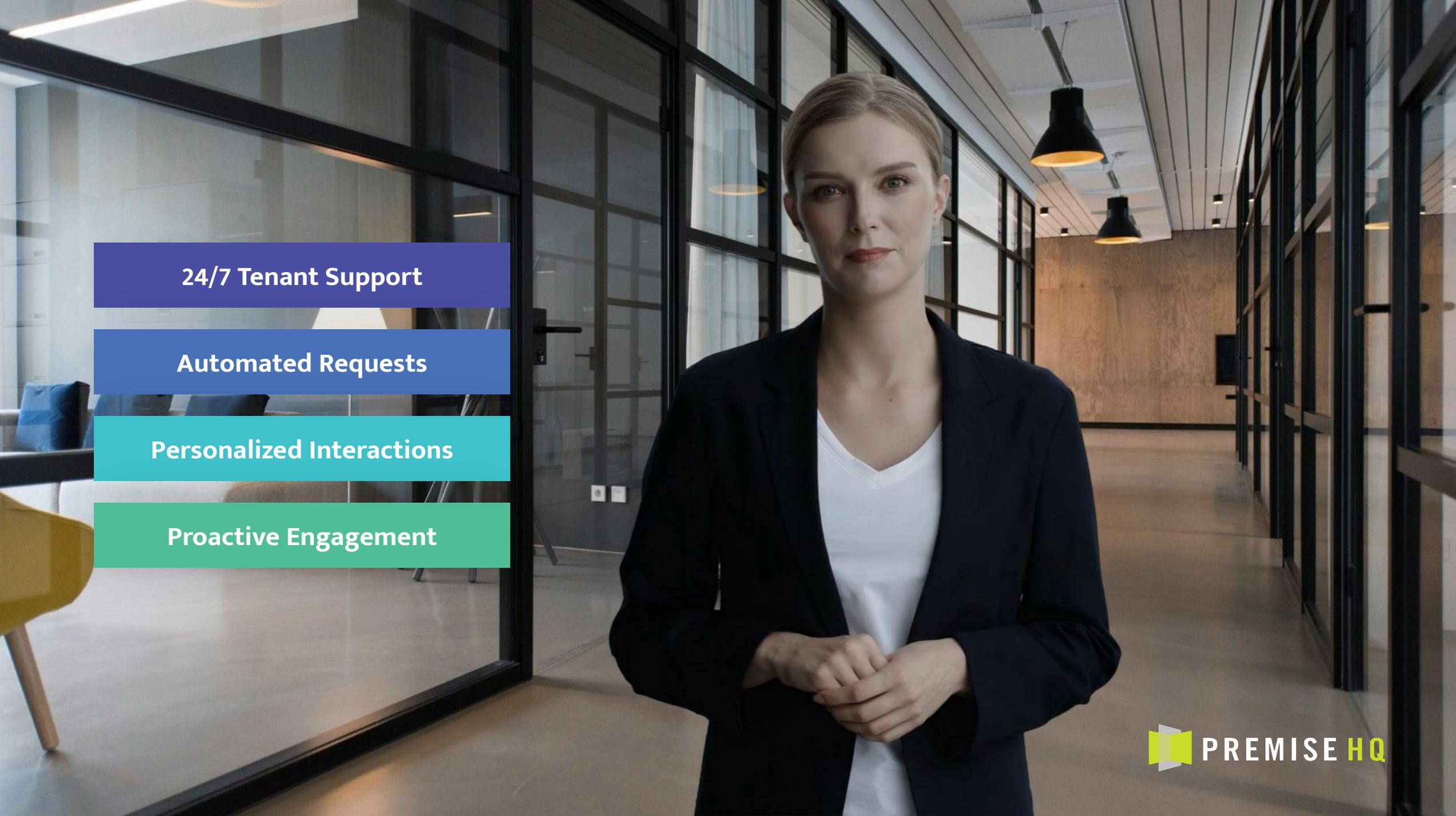
We invest in technologies that are transforming the real estate industry - reinforcing that REALTORS® are essential to the consumer.





Reinventing Property Management with AI Digital Employees





24/7 Tenant Support

Automated Requests

Personalized Interactions

Proactive Engagement

The Daily Grind of Property Management

Endless repetitive tasks

Continuous inquiries

Fragmented data

Limited resources

Tenant frustration

Leak detected in Unit 305—Vendor is scheduled for 2 PM tomorrow, and the tenant's been informed.



Quinn



Leak in Unit 305—vendor scheduled for 2 PM tomorrow. Tenant notified.

Access confirmed with tenant. Repair set for tomorrow.

Request logged, vendor dispatched, tenant informed.



UNIBAIL-RODAMCO-WESTFIELD

Real World Problem

Automate the extraction of monthly sales from thousands of emails (with attachments) every month



UNIBAIL-RODAMCO-WESTFIELD

Real World Results

Skepticism Acceptance Expansion



UNIBAIL-RODAMCO-WESTFIELD

Real World Results

Skepticism Acceptance Expansion

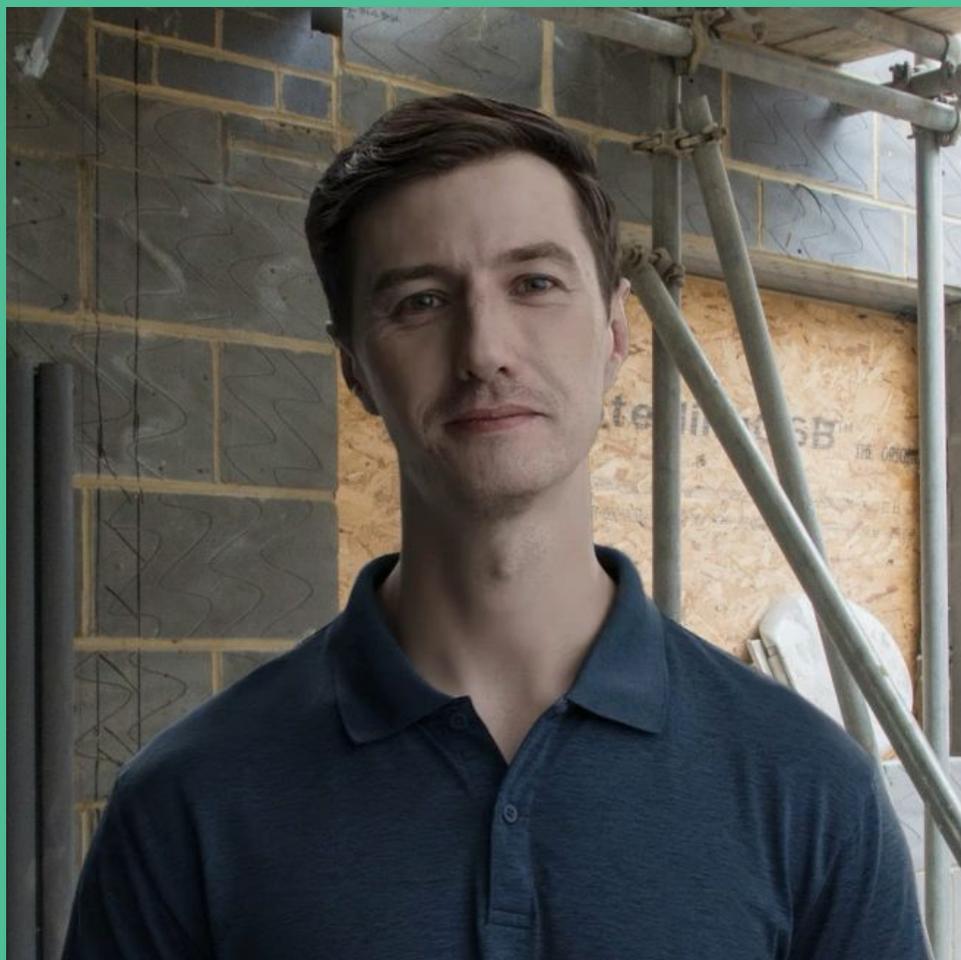


UNIBAIL-RODAMCO-WESTFIELD

Real World Results

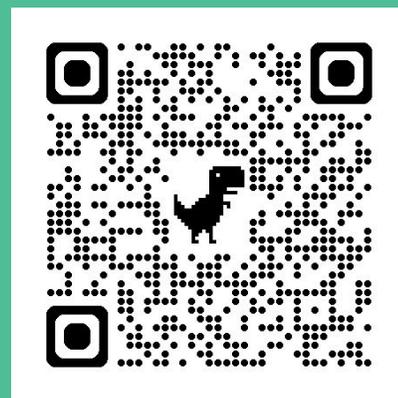
Skepticism Acceptance **Expansion**





Ready to Transform Your Operations?

We're here to help.



Don Bleaney | CPO
don.bleaney@premisesaas.com

premisesaas.com



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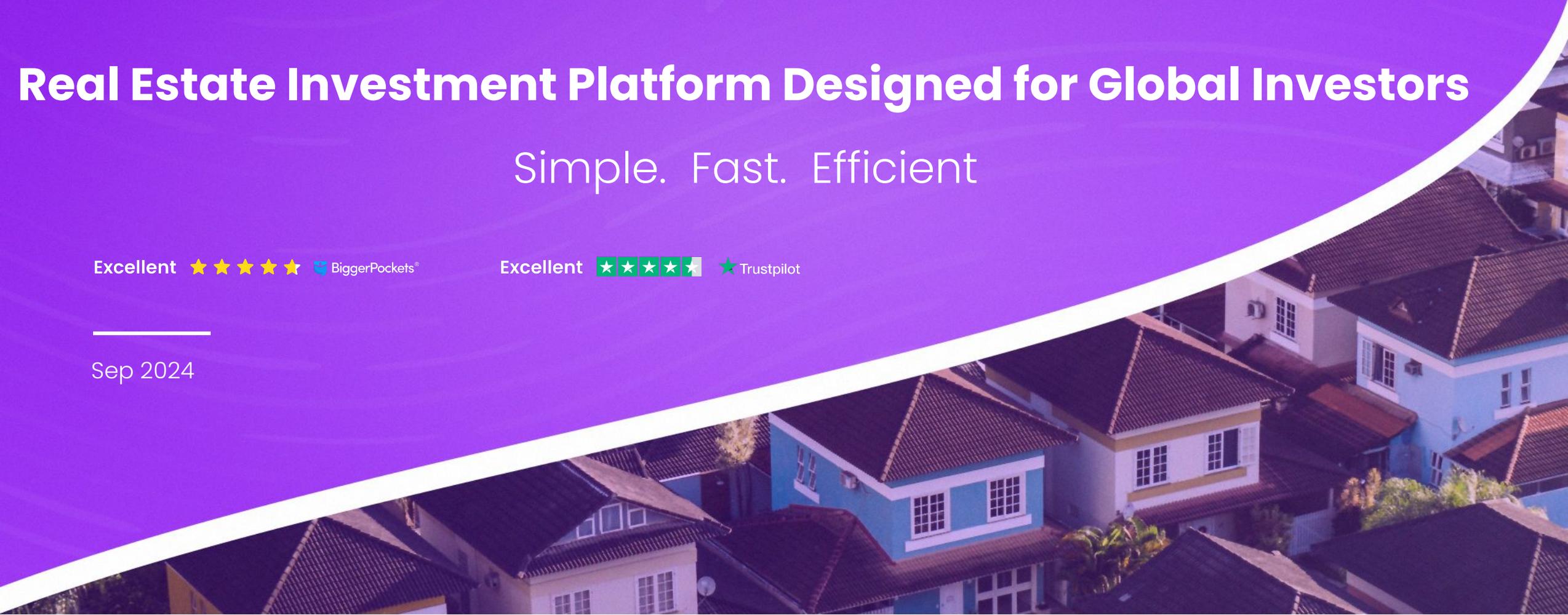
Real Estate Investment Platform Designed for Global Investors

Simple. Fast. Efficient

Excellent   BiggerPockets®

Excellent   Trustpilot

Sep 2024



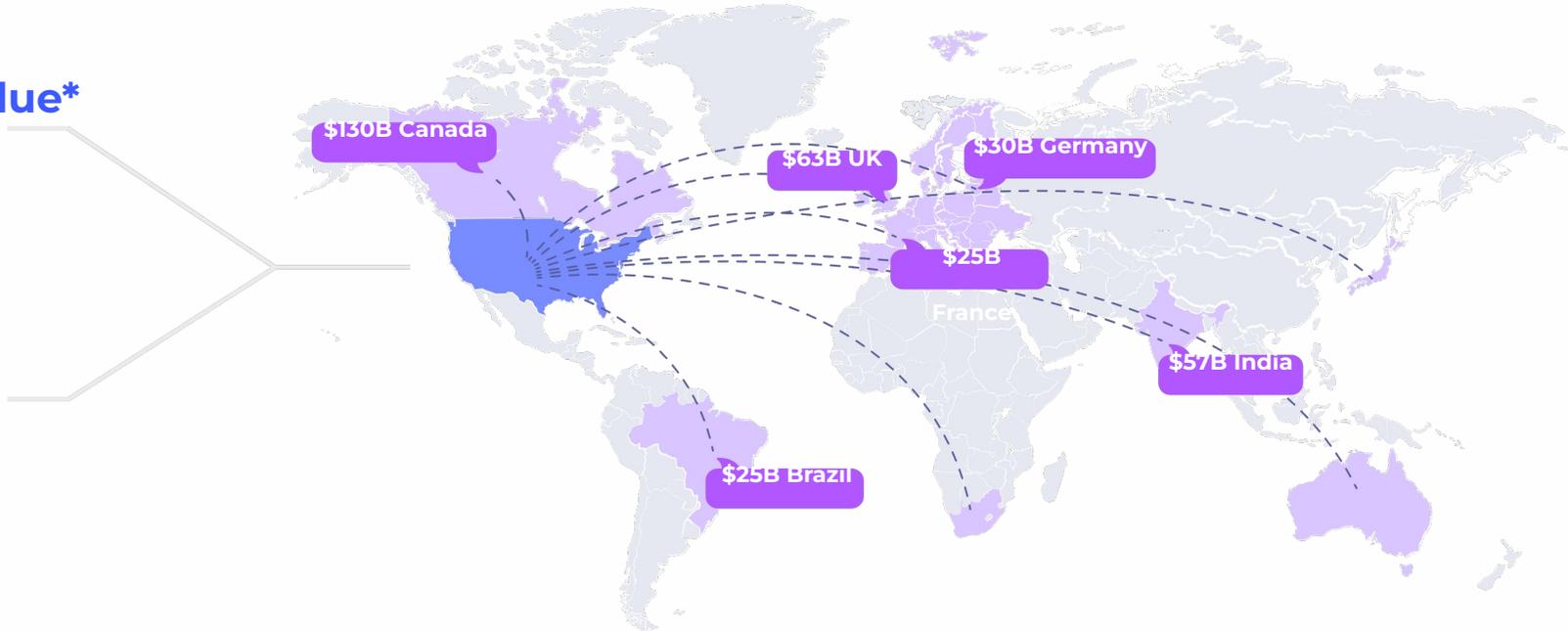
The Market

Existing inventory Value*

\$1.5T+

Yearly purchases

\$100B+



The Problem

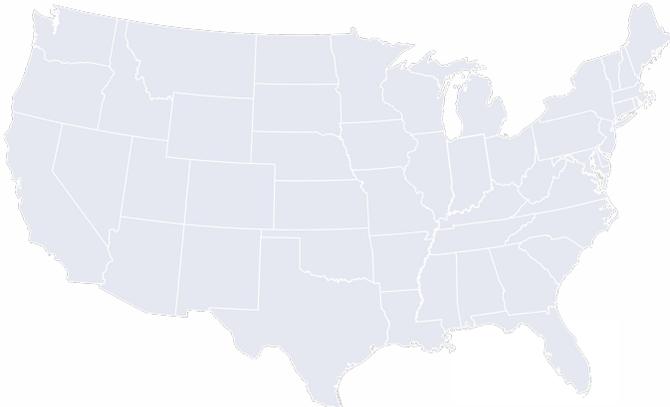
Non-US investors can't get efficient financing to leverage their US real estate investments & Projects



US lenders are familiar with the properties but are unable to assess the foreign client



Local lenders in their origin countries are familiar with the client but are unable to assess the property



Our Solution - 'Lendai Global Underwriting'

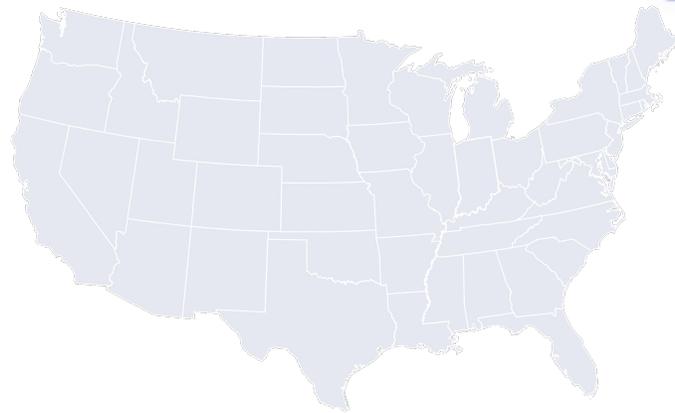


US Property Legal Structure Foreign Guarantors

**Value
DSCR
Condition
Title**

**Formation
Liquidity
AML**

**Background
Credit scoring
Income
Liquidity
AML**



Tailored Solutions for Every Foreign Investor Need



DSCR Loans



Full Doc Loans



Bridge Loan



Fix & Flip



Construction Loan

All Roads Lead to Lendai - "Rome" G2M Strategy (B2B2C)

Realtors



Property
managers
home365

Loan Brokers



RE
Entrepreneurs
PROJECT X

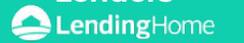
Marketplaces



Service providers



US
Lenders



Lendai

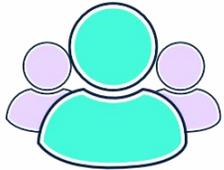
Foreign Investor

Lendai Embedded

White-labeling our platform to local and global partners

Benefits for the

1



Competitive edge

Gain an edge over the competition by offering a unique product

2



Innovation

Launch a unique product, providing simple, fast and efficient US financing

3



UP Sale

Opportunity to Increased revenues from existing Clients

4



Shorten the Sale Cycle

Full cycle streamlined process

Multilingual Partner White Label Site Powered by Lendai



[Loan Programs](#) [Why Finance?](#) [How Does It Works?](#)

English ▾

[Apply online now](#)

- Languages**
- English ✓
- Spanish
- Portuguese
- Hebrew

US Mortgage for Foreign Investors

With no need for citizenship, Credit score, or US residency

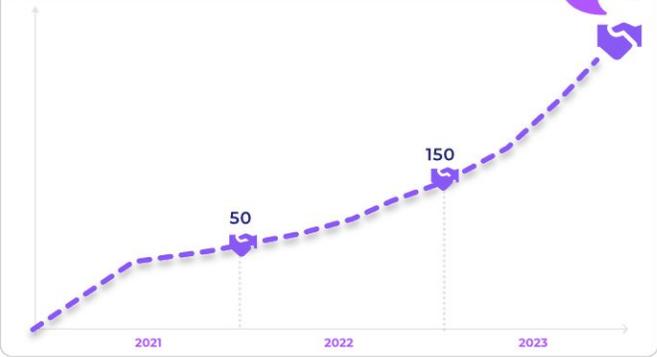
[Apply online now](#)



Lendai in Numbers

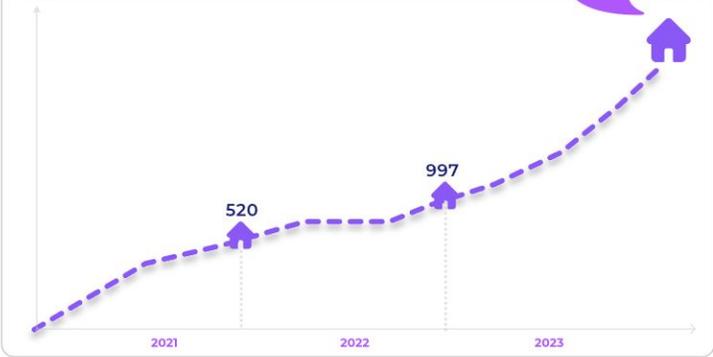
350+ Global Partners *

Represent thousands of potential borrowers



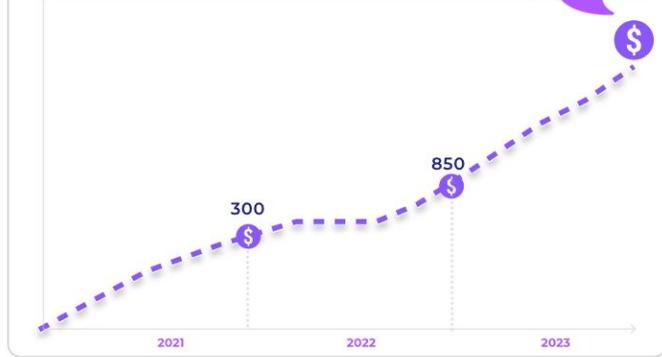
1700+ Properties

With a total value of over \$150M



1500+ applications

With a cumulative value of over \$100M



States We Lend In



Borrowers Top 10 countries

- | | |
|---|--|
|  Canada |  Brazil |
|  Israel |  Colombia |
|  UK |  Germany |
|  Argentina |  Mexico |
|  Australia |  India |

Lendai's Global Offices





Grow Your Business With Lendai



**Join Now as a Lendai Partner and receive
\$1,000 Credit for Your Clients' Closing Costs**

www.Lendai.us | Office@Lendai.us | 786-667-1995

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Otso

We remove friction from
tenant financial review and
lease security so you can
close deals faster.



Tenant Due Diligence is Hard



COLLECTION



DECISIONING



SECURITY



Introducing CRE

Underwriting-a S-a-Service:

Otso has pioneered the first Fin-Tech Underwriting as a Service (UaaS) platform: **We combine the speed and power of a Fin-Tech AI solution with the precision of human expertise, delivering an unparalleled tenant screening platform for commercial leasing teams.**

Great, let's get started!



Please Enter Contact Information

Give Otso Permission to Contact if Necessary

Next

Enter tenant information and select whether you give Otso permission to contact tenant directly.

next



Enter your proposed lease economics below ⓘ

Square Footage	Term (Months)	Commission	Select ▾
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Gross Rent	Select ▾	Free Rent (Months)	Tenant Allowance	Select ▾
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Enter your deal info above and click submit.

Let's Verify Your Identity

Click below

Use your phone

× y and

UaaS uses f

ut how.

Scan this code with your phone's camera

Use the QR code to complete this verification on your mobile device.



Having trouble?

 [Send link to phone](#)

Message and data rates may apply.

Scan code with phone or send link to phone to select method of identity document (driver's license, passport, etc.)

Next

Years in Business

Additional Locations? If so, how many?

Projected Year One Sales

of Employees

Personal Monthly Expenses (Rent, Credit Cards, Car Payments etc..)

Additional Guarantors?

Additional Business Info (Business overview, experience, website, additional location sales, etc.)

Next, they are asked to enter their entity and lease information.

FINANCIAL TRENDS



FINANCIAL STATEMENT ANALYSIS



VERY GOOD
FINANCIAL HEALTH



KEY: ■ Poor ■ Satisfactory ■ Good ■ Very Good ■ Excellent
D = Decreasing, I = Increasing, E = Excellent VG = Very Good, G = Good, S = Satisfactory, P = Poor, NC=No Change, N/A=Not available

Source: Submitted financial documents

CASH TO RENT RATIO



SATISFACTORY
COVERAGE

Rent Months on hand
E
= 68 months
>60 mo is Excellent

Cash Trend
I
=\$255,035.07
2023 YTD

Quick Asset Ratio
E
= 22.85
Company's capacity to pay its current liabilities



CREDIT RISK



VERY GOOD
CREDIT RISK

Source: Experian credit report

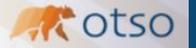
FINANCIAL STABILITY



EXCELLENT
STABILITY

Source: Credit - # accounts, % Delinquent commercial accounts; # active accounts in last 12 months; # recently active accounts

FINANCIAL TRENDS



CREDIT SCORE

Source: Credit Report-FICO Score

VERY GOOD
FINANCIAL HEALTH



AVERAGE BALANCE TO OBLIGATIONS

Source: Credit and Bank Activity - Average personal monthly bank balance ratio to current personal monthly obligations.

EXCELLENT
COVERAGE



CURRENT BALANCE TO DEAL COSTS

Source: Bank Activity - Total current balance to deal costs.

VERY GOOD
COVERAGE



CURRENT BALANCE TO RENT

Source: Bank Activity -Months of rent on hand with current balance.

EXCELLENT
COVERAGE



ABILITY TO PAY RENT

Source: Credit and Bank Activity - Average personal monthly balance to current personal obligations with monthly rent included.

EXCELLENT
COVERAGE

KEY:

■ Poor ■ Satisfactory ■ Good ■ Very Good ■ Excellent



Why Customers Choose Otso



Speed of Collection

Average turnaround: 8 hours
Improved average collection time by weeks to months.

Consistency

Standardized reports, collection methods and data storage for both entity and personal guarantors.

Data Security

Reduce PII liability from insecure collection methods (like email) and tenants feel safer applying with Otso.

Reliability of Data

Direct high-quality sources for credit, background, and up to 2 years of personal bank data available.

LCX: The CRE Designed Letter of Credit



POWERED BY OTSO



No Annual Fees



No Annual Renewal



Landlord Approved

Every LCX account is held 100% with Veritex Bank, a publicly traded banking institution that meets the highest standards of landlord requirements for a letter of credit.

COST EFFECTIVE

80%

LESS FEES

TIMELY

<3 days

TO ISSUE

FDIC INSURED

100%

PROTECTED

Meet Our Founders

CRE Investors, Owners, Brokers, and Managers



Josh Feinberg

CEO



Marissa Limsiaco

President



Frank Rogers

CFO and CXO

Military



Fin-Tech



Corporate Finance



Multiple Exits

Get in Touch



Contact us to get more info

 marissa@otso.io

 512-456-8536

 <https://otso.io>

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Thank You!

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