Title App Investor White Paper

Confidential Draft – October 2025

For Qualified Investor Review Only

1. Executive Summary

Title App LLC ("Title App") is building the definitive infrastructure for verifiable digital ownership. By combining Artificial Intelligence (AI) as a continuous observer with Blockchain as the immutable record, Title App collapses uncertainty into verified, enforceable Controllable Electronic Records (CERs).

Our platform provides a composable, AI-driven, API-first backbone for enterprises, governments, and consumers to manage asset titles, provenance, and compliance in real time. This unique combination unlocks a $100B+ global market opportunity driven by regulatory tailwinds, rising fraud costs, and demand for interoperable digital ownership standards.

2. The Problem: Fragmented, Fraud-Prone Ownership Systems

Across real estate, insurance, vehicles, manufacturing, and healthcare, ownership records remain fragmented, opaque, and vulnerable to manipulation. Static certificates and siloed databases fail to provide verifiable, interoperable, and legally enforceable digital records. This leads to inefficiencies, fraud, and high compliance costs. Regulatory mandates such as UCC Article 12 in the United States and the EU's Corporate Sustainability Reporting Directive (CSRD) further expose the limitations of legacy systems, while increasing pressure for modernization.

3. The Title App Solution: Digital Title Certificates (DTCs)

Title App's core innovation is the Digital Title Certificate (DTC) — a multi-layered, blockchain-anchored, AI-enhanced record designed to function as a Controllable Electronic Record (CER). Each DTC consists of:

- A public record NFT providing immutable provenance and chain of custody.

- A dynamic lifecycle logbook capturing an asset's history, ownership, liens, and events.

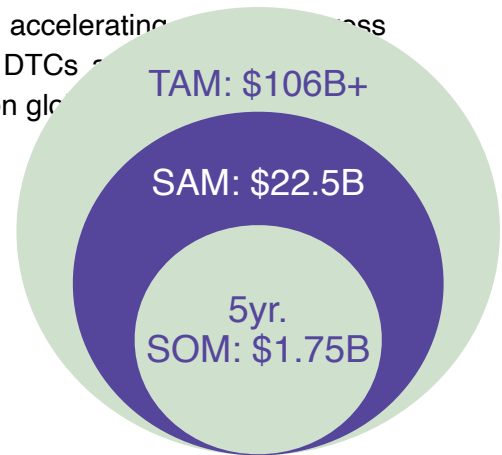- Embedded AI engines for document ingestion, anomaly detection, and risk scoring.

This composable, chain-agnostic architecture integrates directly into existing systems — county databases, insurer CRMs, manufacturing ERPs — without costly overhauls. Title App's infrastructure upgrades static records into living ledgers: auditable, enforceable, and programmable.

4. Market Opportunity

Title App addresses multiple high-value verticals simultaneously: real estate, insurance, manufacturing, healthcare, vehicle registries, and global land titling. Regulatory drivers

such as UCC Article 12 and EU CSRD/DPP mandates are accelerating [illegible] ss these sectors. Title App's composable platform positions DTCs [illegible] unlocking a Total Addressable Market exceeding $100 billion glo [illegible]

- Controllable Electronic Records (CERs): $30B TAM
- Digital Product Passports (CSRD): $25B TAM
- Energy & Carbon Tracking: $20B TAM
- Real Estate Title & Records: $12B TAM
- Insurance Asset Verification: $8B TAM
- Health Insurance Records $6B TAM
- Collectibles & Provenance: $5B TAM
- Government Land & Public Records: $50M+ (U.S. SOM), $1B+ globally

TAM: $106B+

SAM: $22.5B

5yr. SOM: $1.75B

5. Technology & Defensibility

Title App combines blockchain's immutability with AI's interpretive power to create a living compliance and provenance infrastructure. Blockchain acts as the permanent, distributed ledger, while AI serves as the abstraction engine that ingests, classifies, and interprets records at scale. This dual approach addresses data veracity, provenance, and regulatory enforceability.

The platform is chain-agnostic, regulation-aware (UCC 12, CSRD, UNCITRAL), and privacy-preserving. This ensures adaptability across sectors and geographies without re-platforming, providing significant defensibility.

6. Business Model & Go-to-Market Strategy

Title App employs a three-pronged revenue model:

- B2B – Enterprise SaaS and API subscriptions for insurers, manufacturers, and title-related workflows.

- B2G – Licensing for counties, DMVs, and NGOs, enabling modernization of property and vehicle registries.

- B2C/SME – Adjunct workflows (e.g., vehicle logbooks, title reports) that feed enterprise datasets and serve as user funnels.

Go-to-market is phased: initial enterprise footholds, followed by government pilots, and then scaled global programs. The model emphasizes recurring revenue, integration lock-in, and regulatory-driven demand.

7. Competitive Positioning

The current landscape is split between narrow blockchain-native projects focused on tokenization and legacy software vendors lacking interoperability. Title App occupies the defensible middle ground: legally enforceable, AI-augmented CER infrastructure designed for integration. Blockchain-only competitors such as Propy, Ubitquity, Chromaway, and legacy title software lack either the legal enforceability, AI integration, or cross-sector reach of Title App.

8. Team Snapshot

Title App is led by a founding team with deep experience in finance, regulation, and blockchain innovation:

- Sean Lee Combs – Co-Founder & CEO

- Kent Redwine – Co-Founder & CFO

- Kim Bennett – GovTech Specialist

- Vishal Kumar – Software Engineering

- Manpreet Kaur – Backend Engineering

9. Next Steps

Title App is currently engaging with qualified strategic investors, insurers, county modernization programs, and manufacturers seeking to integrate verifiable digital ownership infrastructure. For investor access to detailed financials and diligence materials, please contact the team to initiate a pre-qualification process.

Contact:
Sean Lee Combs – sean@titleapp.io
Kent Redwine – kent@titleapp.io
www.titleapp.io