

Homium



Expanding Homeownership and Wealth Creation in Kentucky

PRELIMINARY | SUBJECT TO FURTHER REVIEW AND EVALUATION

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Executive Summary

The Homium Shared Appreciation Model provides a multiplicity of options for creating homeownership solutions and helping solve Kentucky's housing challenges. We can facilitate **standalone programs or ones accretive to existing KY and Kentucky Housing Corporation homebuyer programs** (e.g. High-Ground Initiative), to sufficiently bridge the divide between incomes and housing market prices.

- Kentucky's Area Median Income is ~\$65,000, while the median home value has climbed above ~\$260,000*.
- Several households, particularly low-to-moderate income, may lack the upfront funds for increasing down payment and closing cost barriers, leading to an affordability gap of ~\$46,000.
- Homium helps create more holistic, interest-free support for homeownership and long-term wealth building for Kentuckians, while more efficiently using appropriated funds and attracting scalable private capital.

HOMIUM CAN SERVE KENTUCKY IN A MULTITUDE OF WAYS

- 1 A City-Specific Kentucky DPA Program: **Louisville Dream Fund** (An Example City Pilot if it needs to start in a single region)
- 2 **Kentucky Affordable Dream Fund:** a Statewide Low-to-Moderate Income (LMI) DPA Access Program
- 3 **Kentucky Dream Fund:** a Statewide "Missing Middle" DPA Program
- 4 **A Market-Based Affordable Supply and DPA Purchase Solution** to supplement Kentucky's existing homeownership programs (e.g. High-Ground Initiative)

Homeownership is a key tool for erasing economic inequality.

Housing is *“increasingly understood to be an important determinant of success in life, affecting health, access to education, and the opportunity for upward mobility.”*

- Brookings Institution

Wealth disparities in America are fundamentally tied to homeownership and housing equity.

Homeownership is the gateway to building intergenerational wealth and predictor of education, health, employment, and other qualities of life.¹

Americans face rising interest rates, inflation and mortgage payments, low wage growth, job insecurities, and wider economic headwinds.

Down payment assistance programs have limited effectiveness and longevity in the face of rising home prices and interest rates.

Homium's flexible architecture accommodates a wide variety of targeted use-cases and a highly diversified loan pool.

KEY HOMIUM USE CASES



PURCHASES

✓ First-Time Homebuyer Affordability

New home purchase down payment assistance product (i.e. mission-focused use)

✓ Employer Down-Payment Assistance & Benefits

Companies help employees afford to live closer to where they work, creating an asset the company can monetize

✓ VA Assumable Mortgage Solutions

Facilitate assumability of FHA/VA loans as DPA for current or retired servicemembers

✓ Regular Homebuyer Affordability



EQUITY UNLOCK

✓ Environmental Upgrades

Home improvement (ADU, solar, etc), Green and climate friendly upgrades, renovations

✓ Eliminate high-cost consumer debt

Mortgage principal and interest payments, education, medical debt, credit card loans, auto loans, other personal loans

✓ Fund life expenses or Age-In-Place

Retirement products (CD/Annuities), weddings, personal investments & expenditures

End-To-End Program Design as a Public-Private Partnership with Homium

1 INITIAL PROGRAM DESIGN

Define Fund structure and Governance

The anchor program sponsors – in partnership with additional sponsors alongside Homium and MPact Capital – co-creates an impact framework to define and govern fund initiatives and activities.

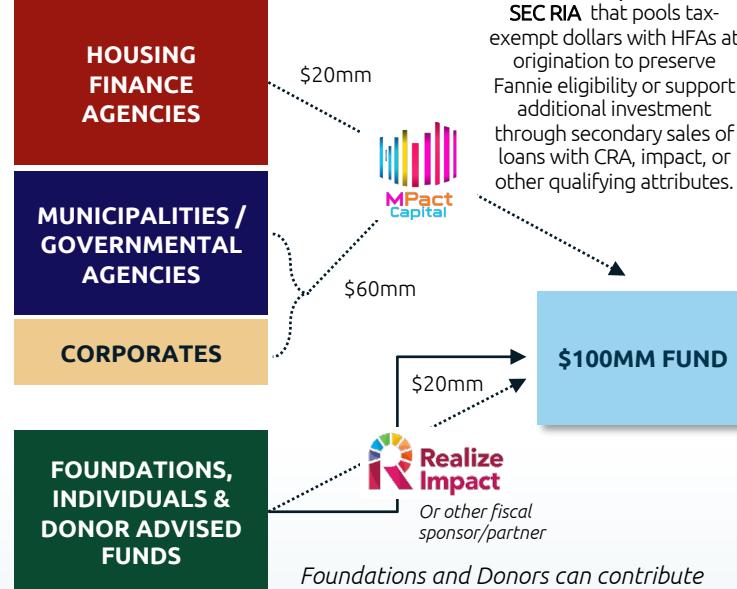
\$100M KENTUCKY DREAM FUND

Powered by **Homium**

In partnership with state and local housing finance agencies, municipalities, nonprofits and foundations, and corporates.

2 FUND FORMATION

Attract community aligned investors



3 HOMEBUYER ACCESS

Deploy capital to fill homeownership gaps for FTHB



FIRST-TIME HOMEBUYERS

Homebuyers receive additional support from 1st Mile Community Engagement Partners.

HOMEOWNER CAPITAL STACK*

DOWN PAYMENT	3%
Homeownership Fund finances Homium SAM, filling affordability gap	
SHARED APPRECIATION MORTGAGE (SAM)	25%
Originated by Guild mortgage Or other qualifying lender	
GSE-ELIGIBLE 1ST MORTGAGE	72%

A City-Specific Example of a Kentucky DPA Program: The Louisville Dream Fund

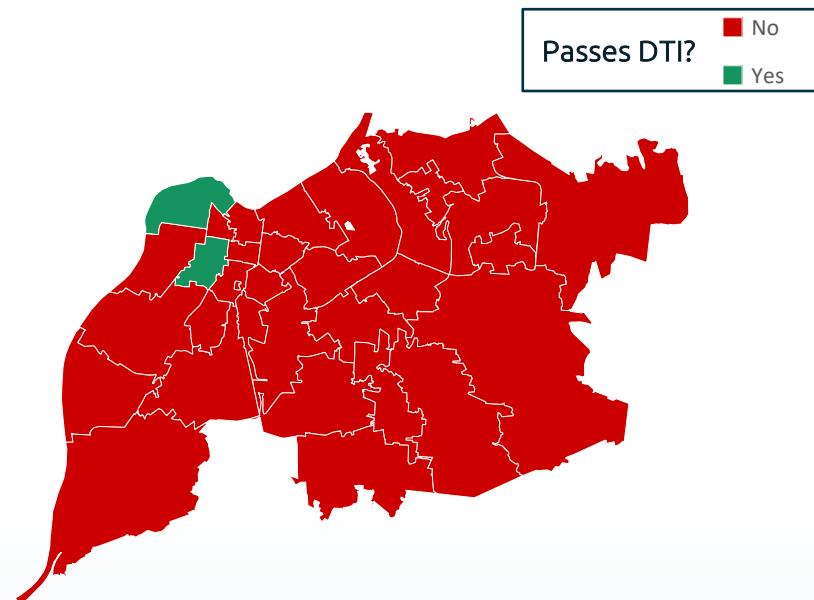
A City-Specific Pilot Example: The Louisville Dream Fund (LDF)

The Louisville Dream Fund is a Louisville, Kentucky workforce-focused down payment assistance program created in partnership between Louisville and Kentucky Housing Finance Agencies, Municipalities, Non-Profits, Corporate Foundations, and Homium to expand homeownership access for working-class families in Louisville's near-middle class neighborhoods. The fund is designed to provide access to residents such as public servants, teachers, and firefighters at a pivotal moment when homeownership can serve as a powerful tool for building wealth.

LDF Key Program Facts		Household Income ~ \$60,000		Estimated Impact Results (Total Avg.)	
Target Go-Live Date	2026	Homium SAM per Homeowner (%)	10% – 30% of Home Value	Initial Program Size	\$10M – 100M+
Avg. Homium Size	~\$73,000	Target SAM (\$)	\$73,000	Value of Homes Purchased	~\$41M – 411M
Program Fee	5% + 0.50%/year	Target Home Price	100% - 140% Median Home Price	Total Homeowner Equity after 10 years	~\$26M – 260M
Key Participants	Kentucky and Louisville HFAs, Municipalities, CDCs, Foundations, Nonprofits, Donors	Minimum FICO Score	620 or sponsor standards	Financial Freedom Unlocked	Up to \$500/month or \$6,000/year
		Borrower Down Payment	3.0%	First-Time Homebuyers Created	~150 - 1500

The 80% median income cannot qualify for a mortgage on the median home in 30 of 32 Zip Codes (94%) in Louisville, Kentucky.

Median Home Price:	\$266,212
80% median income:	\$58,822 / yr
Minimum down payment (3.0%):	\$7,986
Mortgage payment (at 6.5% APR):	\$1,632 / mo
Front ratio (PITI/income):	46%



Mortgages require a debt-to-income ratio that new homeowners simply cannot reach on their own.

Powered by Bing
© TomTom

With a Homium loan, the 80% median income can buy a median home in all but 6 Zip Codes (81%) in Louisville.

Median Home Price: \$266,212

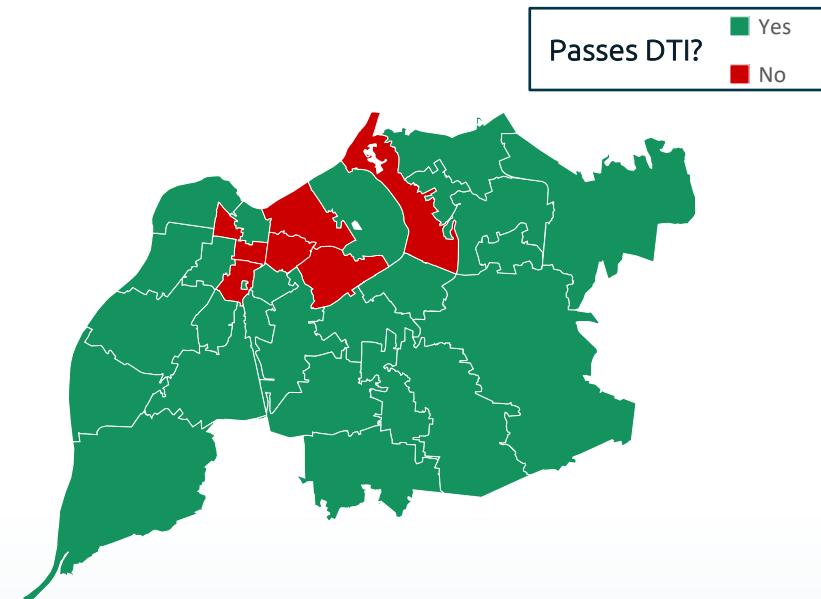
80% Median Income: \$58,822 / yr

Minimum down payment (3.0%): \$7,986

Mortgage payment before: \$1,632 / mo

Mortgage payment with Homium: \$1,211 / mo

Front ratio (PITI/income): 33%



A 25% Shared Appreciation Loan makes the monthly payment more affordable, opening the door for Louisville families to buy a median-priced home.

Powered by Bing
© TomTom

The Louisville Dream Fund: Homeownership Profiles

Scenarios	1 Jasmine 9th Grade Teacher	2 Carter Municipal Employee	3 Sophia* Police Officer
Annual Income	\$58,822	\$73,994	\$88,516
Target Home Value to be Purchased	\$266,212	\$313,929	\$374,203
% Homium	25%	25%	20%
Avg. Homium (USD)	\$66,553	\$78,482	\$74,841
Down Payment %	3.00%	3.00%	3.00%
Avg. Down Payment	\$7,986	\$9,418	\$11,226
Avg. Monthly Payment	\$1,632	\$1,925	\$2,294
Avg. Monthly Payment with Homium	\$1,211	\$1,429	\$1,821
Monthly Cost Savings	\$421	\$496	\$473
Front Ratio	46%	45%	45%
Front Ratio with Homium	33%	32%	33%
\$10M / \$100M in Support Produces:			
# FTHB Homes Created	165 / 1646	140 / 1400	146 / 1464
Total Value of Homes Purchased	\$38M / 380M	\$38M / 380M	\$47.5M / 475M
Total 1st Mortgage Principal	\$27.4M / 274M	\$27.4M / 274M	\$36.6M / 366M
Total Homeowner Equity created after 10 Years*	\$23.2M / 232M	\$23.2M / 232M	\$31M / \$309M

*Homeowner equity assumes 5% House Price Appreciation
 *Borrowers will have access to ~\$6,000 of free cash flow annually

With up to \$100M in support from the Kentucky State and Local HFAs, Municipalities, CDCs, Foundations, and Nonprofits, a Homium-powered DPA/Access program can help homebuyers in Louisville communities get on the path to sustainable homeownership by achieving more sustainable DTI-levels.

Jasmine, Carter, and Sophia would each have the opportunity to purchase a home while also benefiting from meaningful monthly savings (as shown on the following slide).

Sophia (100% AMI): Borrower Wealth Management Analysis

Annual Personal Free Cash Flow with Homium ¹		\$5,952	Private Investments (available to more risk-tolerant AMI bands)				
Investment Strategy ²	Conservative	Moderate	Growth	Investments: Tokenized Private Credit/Equity Expected Yield: 12.50% Objective: Aggressive growth in private investment vehicles			
Wealth Created after 5yrs							
25% Personal Free Cash Flow Invested:	\$ 8,761	\$ 8,891	\$ 9,428	\$ 10,741			
50% Personal Free Cash Flow Invested:	\$ 17,523	\$ 17,783	\$ 18,856	\$ 21,482			
100% Personal Free Cash Flow Invested:	\$ 35,046	\$ 35,565	\$ 37,711	\$ 42,963			
Wealth Created after 10yrs							
25% Personal Free Cash Flow Invested:	\$ 20,212	\$ 20,790	\$ 23,280	\$ 30,096			
50% Personal Free Cash Flow Invested:	\$ 40,424	\$ 41,580	\$ 46,561	\$ 60,192			
100% Personal Free Cash Flow Invested:	\$ 80,849	\$ 83,159	\$ 93,122	\$ 120,384			
Wealth Created after 15yrs							
25% Personal Free Cash Flow Invested:	\$ 35,178	\$ 36,713	\$ 43,635	\$ 64,975			
50% Personal Free Cash Flow Invested:	\$ 70,356	\$ 73,425	\$ 87,269	\$ 129,950			
100% Personal Free Cash Flow Invested:	\$ 140,712	\$ 146,851	\$ 174,538	\$ 259,900			

1: Annual Personal Free Cash Flow = Annual Payment with Traditional Financing minus Annual Payment with Homium

2: Expected yields sourced from St. Louis Fed estimates

3: See page 28 for investment disclaimer

The Kentucky Affordable Dream Fund

A Statewide Low-to-Moderate Income (LMI) DPA Access Program

Kentucky's Low-to-Moderate Income DPA Homeownership Program

The **Kentucky Affordable Dream Fund (KADF)** is a statewide public-private partnership initiative powered by Homium. KADF is designed to provide low-to-moderate income and historically underserved first-time homebuyer families, critical to community operations but lack savings or credit flexibility for a conventional mortgage, with sustainable DPA and tools of dignity to achieve the American dream of homeownership.

- Following the trend of program closures, such as the recent sunset of [Louisville's traditional down payment assistance program ending its 2025 application window to reallocate funding](#), this effort represents an evergreen, sustainable, modernized reboot of Kentucky's legacy DPA framework (*e.g. Louisville's DPA terms can expand to offer more vs. existing 20% LTV and \$40k max loan size, scaled to KY-wide*)
- By combining local public and private funding with Homium's end-to-end shared appreciation program, KADF can establish a scalable, self-sustaining solution for LMI borrowers statewide, with sponsors able to set highly specific program eligibility criteria
- Designed to empower LMI families to build generational wealth and strengthen the community fabric, ensuring that homeownership is attainable, equitable, and enduring for all

KADF Program Overview	
Initial Program Size	\$100M
Target AMI	60 – 80%
Min Down Payment	3%
Min FICO	620 or sponsor standards
Example Borrowers	Service and support roles, frontline municipal staff, entry/part-time public sector roles, care-sector employees
Key Sponsors	Kentucky Housing Corporation, local HFAs, Municipalities, CDCs, Foundations, Nonprofits, Donors

Note: Program sponsors can tailor a broader KY LMI program eligibility criteria to be highly specific and geographically segmented. For instance, a Kentucky Affordable Dream Fund may have differing eligibility criteria across the largest cities or towns of the Sponsor's interest; a Louisville sleeve may be based on its existing program DPA criteria, Lexington terms may differ.

The Kentucky Dream Fund

A Statewide “Missing Middle” DPA Access Program

Kentucky's "Missing Middle" DPA Homeownership Program

The **Kentucky Dream Fund (KDF)** is a statewide public-private partnership initiative powered by Homium. KDF is designed to help Kentucky's middle and working-class first-time homebuyer families who earn too much to qualify for traditional low-income assistance programs but still can't keep pace with rising home prices, to achieve sustainable homeownership.

- Helps middle-income Kentuckians overcome the down payment or monthly payment gap, live closer to where they work, build wealth, and stabilize communities being increasingly hollowed out by housing cost pressures
- Converts one-time state appropriations or local grants into perpetually reusable capital (payoffs from existing borrowers are recycled into new loans), allowing dollars to scale alongside private contributions and serve households repeatedly over time, amplifying impact
- Supplements Kentucky's housing initiatives with a market-based, highly flexible and scalable model that can be deployed across specialized focus areas (e.g. geographic zones, veteran-only, employer DPA, developer partnerships, etc.)

KAHAF Program Overview	
Initial Program Size	\$100M
Target AMI	80 - 140%
Min Down Payment	3%
Min FICO	620 or sponsor standards
Example Borrowers	Public servants and service professionals, healthcare workers, skilled trades and technical workers, mid-level private sector employees
Key Sponsors	Kentucky Housing Corporation, local HFAs, Municipalities, CDCs, Foundations, Nonprofits, Donors

Note: Program sponsors can tailor a broader KY LMI program eligibility criteria to be highly specific and geographically segmented. For instance, a Kentucky Affordable Dream Fund may have differing eligibility criteria across the largest cities or towns of the Sponsor's interest; a Louisville sleeve may be based on its existing program DPA criteria, Lexington terms may differ.

The “Housing Won’t Wait” Fund

A Market-Based Affordable Supply and DPA Purchase Solution to supplement Kentucky's Existing Homeownership Programs (e.g. High Ground Initiative)

Homium as a Bolt-On to Kentucky's High Ground Initiative

Homium can act as a bolt-on to, or be stacked with, the current High Ground Development Communities and broader housing initiatives via a “Housing Won’t Wait” High Ground Financing Program, helping FAHE and program managers enhance both developer construction supply as well as homebuyer down payment assistance and affordability gap solutions.

Goal: Rebuild and revitalize Kentucky’s communities faster, smarter, and more sustainably.

CONTEXT	CHALLENGES	HOMIUM SOLUTIONS
Kentucky’s High Ground Initiative provides permanent, flood-resilient housing for disaster-impacted families	Funding gap and delivery lag between grant-based capital and cost to build, administrative complexity in coordinating across many channels and partners	Homium creates an incentive for more market-rate developers alongside nonprofit/affordable developers to join the initiative via bespoke construction-to-perm shared appreciation loans
Federal, state, and philanthropic funds are significant, but insufficient (\$600M funding gap*) and slow-moving, limiting scale and pace of development	Limited developer participation due to lack of market-rate, flexible, repayable financing, and challenge for home buyers to afford new housing	Homium helps homebuyers and flood-impacted families bridge the affordability gap to move into, and sustain, ownership of homes in these new High Ground communities
Market-rate and mixed-income participation remains limited by financing gaps and developer risk	Possibly non-revolving public funds, where grants from contributors are one-time, forgivable, and not recycled new homes, limiting impact and scalability of the program (FEMA*)	Homium is plug-and-play alongside FAHE and existing initiative funder, developer, and homebuyer partners, acts as full-service admin and impact reporter for program sponsors, and stretches each dollar further

“Housing Won’t Wait”: A Smart, Evergreen Capital Layer

Homium can plug in capital from existing public and private funding sources and help FAHE administer a self-sustaining, evergreen financing fund layer in the form of a “**Housing Won’t Wait**” Fund utilizing 2nd lien shared appreciation mortgages to benefit both developers and homebuyers. Program participation eligibility is flexible and can follow existing guidelines or be defined by program sponsors, such as the Kentucky Housing Corporation, State of Kentucky or FAHE.

DEVELOPER AND SUPPLY-SIDE SOLUTION	HOMEBUYER AND DEMAND-SIDE SOLUTION
<ul style="list-style-type: none"> ▪ Offers bespoke shared appreciation construction loans to market-rate and nonprofit builders, filling the financing gap alongside grants or land subsidies ▪ Attracts more market-rate developers to participate by providing bridge capital that converts to sustainable end financing ▪ Enables faster construction starts and broader participation across Kentucky’s rural and urban regions 	<ul style="list-style-type: none"> ▪ Construction-to-perm 2nd lien shared appreciation down payment assistance at closing, allowing families to afford homes without new public subsidies ▪ 0% interest, no monthly payments, 1:1 or pro-rata % share of home price appreciation compared to the original % borrowed and repayable at any time ▪ Can pair with other grants or subsidy to minimize total buyer costs

KEY BENEFITS

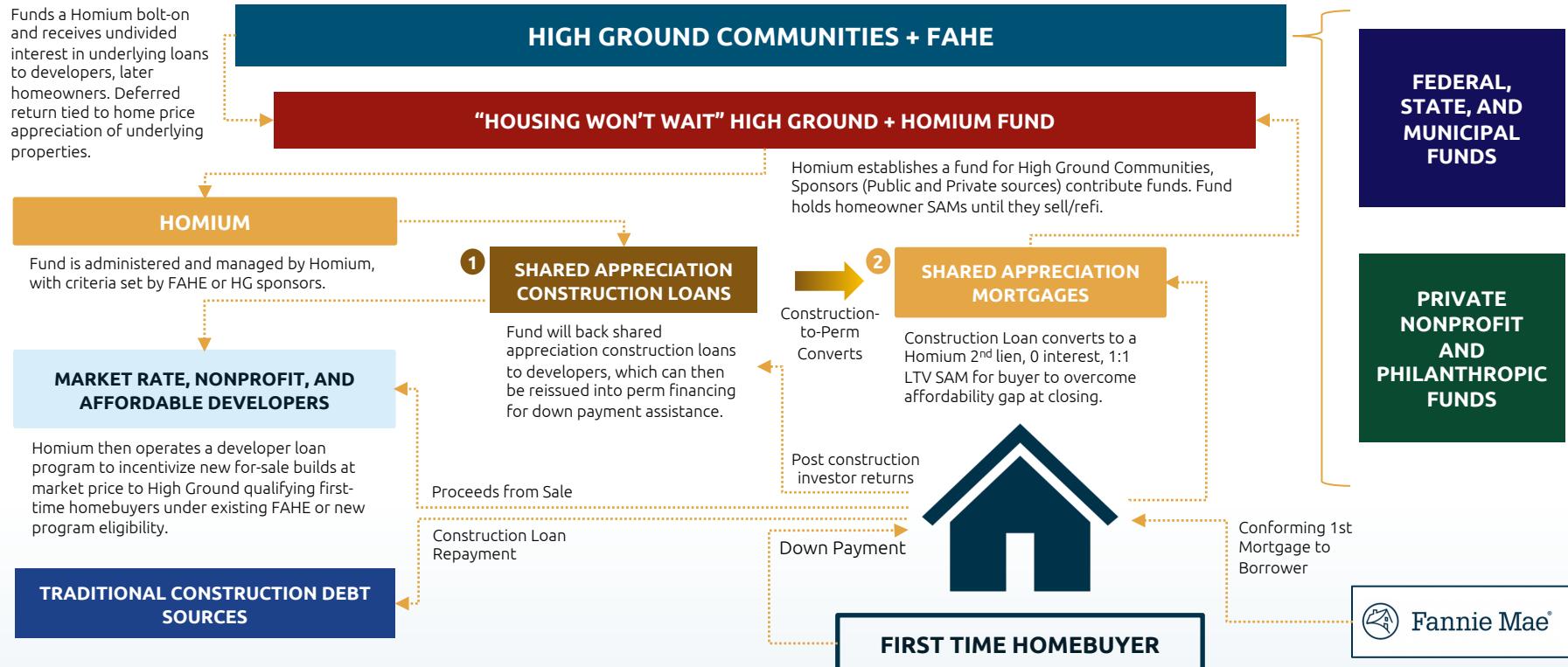
1. **Evergreen model:** payoffs recycle into new loans for future buyers, fund levered by private dollars, stretches and scales each public dollar multiple times
2. **Efficient use of appropriations:** sponsors can earn modest appreciation-based returns to grow the fund organically vs. providing forgivable grants with no return
3. **Increases developer capacity and homebuyer reach:** scalable across programs and able to accommodate funding sleeves for disaster recovery, workforce housing, employer DPA, or equity unlock programs such as green improvements or age-in-place solutions, general FTHB affordability

A Public-Private Partnership for Long-Term Resilience

By integrating, stacking, or bolting-on Homium, Kentucky's High Ground Initiative and FAHE can turn every public and private dollar into a perpetual, self-sustaining housing engine, accelerating progress from construction and rebuilding to homeownership and long-term reinvestment in communities for generations to come.

- ✓ Bridges the gap between public subsidy and private capital, expanding capacity of sponsors to serve more buyers, accelerating housing delivery and squeezing value from every dollar funded to reach building cost goals
- ✓ Transforms one-time federal and local appropriations into a highly scalable, sustainable, and recyclable fund supporting new homeownership throughout the life of the program
- ✓ Incentivizes market-rate developers and prospective homebuyers to join the initiative and optimize program supply and demand, able to fulfill funding gap for both ends of the program pipeline using a fair and transparent financing innovation
- ✓ Reduces administrative burden with an end-to-end, fully digital and Homium-managed platform, with real-time impact reporting, loan tracking, insightful origination data, and measurable community outcomes
- ✓ A plug-and-play solution able to accommodate many formats of public and private funding and contributions
- ✓ Fully customizable program criteria set by the sponsors (E.g. State of Kentucky, Kentucky Housing Corporation, FAHE), with customizable sleeves for special focus areas set by the sponsor

Construction Financing Converts to Perm Shared Appreciation DPA



Appendix.

Homium provides an easy way to make shared appreciation loans to first-time homebuyers for homeownership programs.

Most homes are financed in two parts...

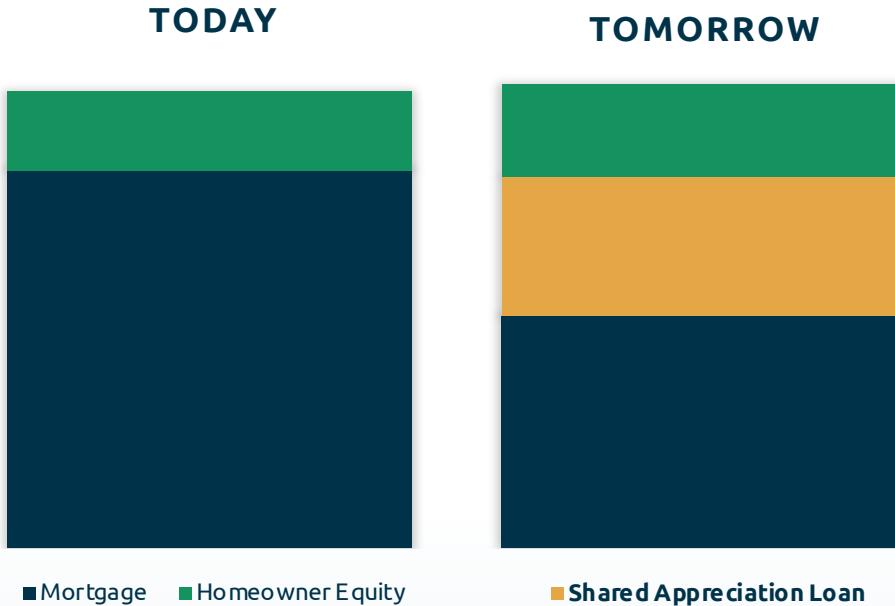
TODAY



The homeowner's **down payment**, and the bank's debt.

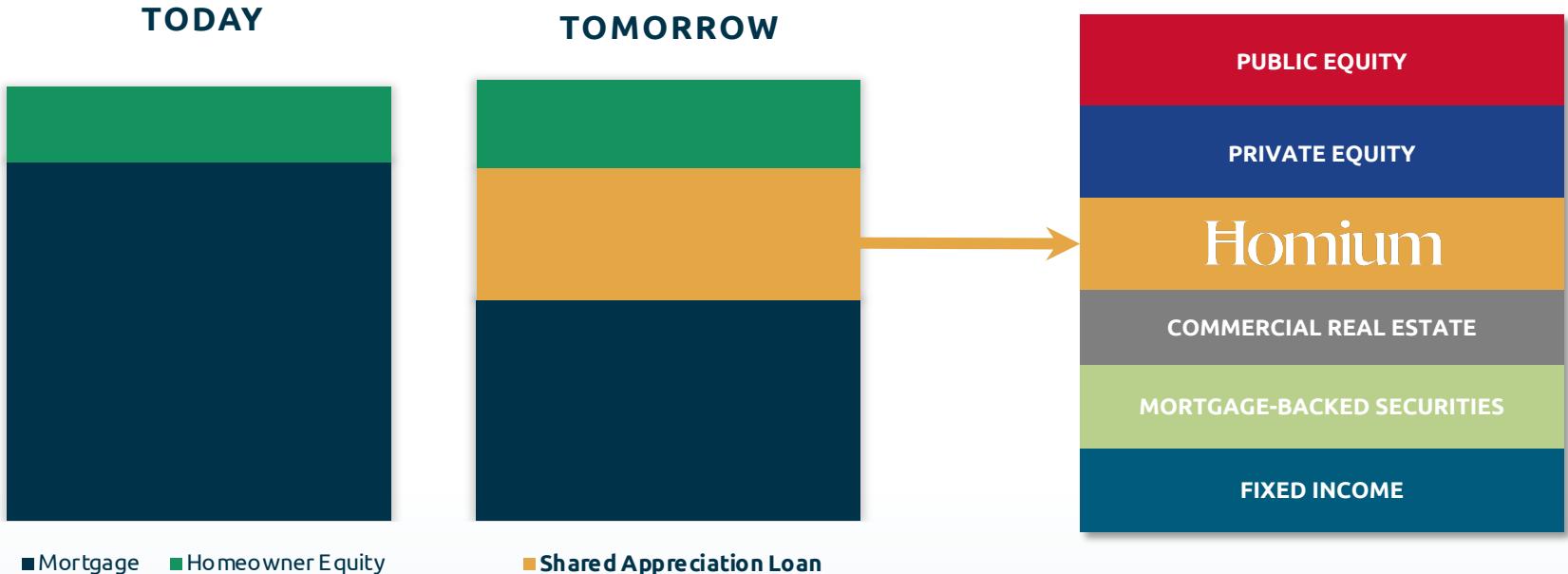
■ Mortgage ■ Down Payment

A zero interest 2nd mortgage can reduce the homeowner's payment:



A shared
appreciation
loan from
Homium.

Homium instantly securitizes these loans at a low cost.



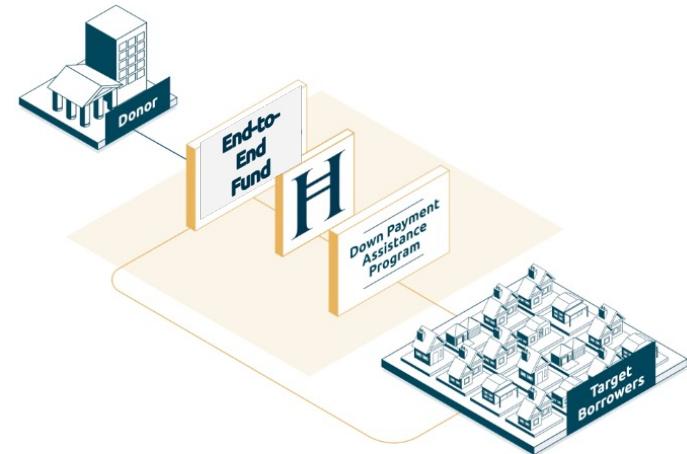
Sponsors can earn returns in line with home price appreciation.

Homium offers an End-to-End Fund Model for Sponsors to Directly Finance Homeownership

Fiscal Sponsors can create a community-focused homeownership fund to increase home ownership, build household wealth, strengthen financial resilience, and reverse inequities in lending markets that prevent homeownership.

The community homeownership funds will collect gifts, grants, and program-related investment from sponsors and channel them into pooled shared appreciation loans tailored to local needs.

By capturing a share of the appreciation from these loans, the fund becomes self-sustaining, enabling future generations of homeowners to benefit. Homium provides the financial infrastructure and technology needed to support and scale programs like this.



Here's how it works:

1. *Sponsors contribute to a non-profit entity, which uses the funds to purchase Homium tokens tied to a pool of shared appreciation loans tailored to the specifications of the custom homeownership program.*
2. *Homium acts as the lender of record, securitizing the loans into a low-cost indexed fund that can either stand alone or be pooled with similar programs.*
3. *The fund has real-time visibility into the portfolio's performance and impact and can seamlessly deploy and recycle program funds to build a lasting community homeownership endowment.*

Case Study: California's "Dream For All" Shared Appreciation Loan

The image shows the CalHFA logo at the top left, followed by the text "CALIFORNIA DREAM FOR ALL: A PROPOSED SHARED APPRECIATION LOAN INVESTMENT FUND FOR THE STATE OF CALIFORNIA". Below this is a photograph of a diverse family of four (two adults and two children) smiling together. A dark blue text box at the bottom contains a quote from Ashley Gurevich, a Loan Officer, and her name.

"CalHFA allows so many people that otherwise would not be able to be homeowners, to be homeowners, and to accomplish their dreams."

Ashley Gurevich, Loan Officer

In March 2023, the California Housing Finance Agency created the Dream For All (DFA) Shared Appreciation Loan program, which uses nearly the same product architecture as Homium.

Designed to address the problem of accessibility to homeownership, especially for home buyers from disadvantaged groups historically shut out of the housing market, DFA is a down payment assistance program for first-time homebuyers to be used in conjunction with the Dream For All Conventional first mortgage for down payment and/or closing costs.

Widespread access to Shared Appreciation Loans (SAL) could significantly expand access to homeownership by making homebuying more affordable and by reducing the amount of wealth required to purchase a home.

The Dream For All Program launched with \$300mm in state funding.

The results indicated a strong demand for the offering: in just 11 days, the Dream For All program hit its application limit of 2,300 people, prompting an additional state funding increase of \$200mm for the next cycle of applications.

Pilot Results: Unlocking Equity in Colorado

\$1,000,000

Value of completed 2nd position cash-out loans to homeowners in Colorado.

BORROWER PROCEED USE IMPACT



Extra discretionary spending eased stressful financial burdens



Home improvement projects



Some refinanced HELOCs to reduce monthly payments



Some paid off bills while managing tight finances & living paycheck to paycheck



A Military Veteran was able to reduce debt with limited financing options



Some can now plan future educational expenses for their children

OUTCOME AND TESTIMONIALS

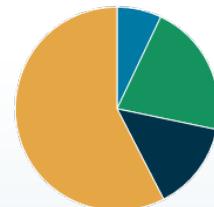
Overwhelmingly positive from both borrowers and loan originators.

Outcomes show we are reaching low and middle-income borrowers with **50% of loans going to borrowers under 80% AMI** and an average AMI of 84%, even before we explicitly market to them.

PILOT DATA

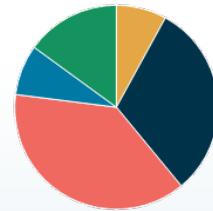
Loans Closed to Date	18
Average Completed Loan Amount	\$63,651
Average Completed Loan Home Value	\$496,500
Average Completed Loan LTV	14%
Average Annual Income	\$60,000
Average Area Median Income	84%
% Loan < 80% AMI	50%

FICO RANGE



■ < 640 ■ 640 - 700 ■ 700 - 760 ■ 760 - 800

HOUSEHOLD INCOME



■ < \$25k ■ \$25k - 50k ■ \$50k - 75k
■ \$75k - 100k ■ >100k

Public and Private Sponsors can deliver a sustainable, evergreen program with lasting impact with Homium.

CALIFORNIA DREAM FOR ALL

- Expected to cost 10% of AUM per year
- Loan pool will be *illiquid*
- Available funds limited to state investment
- Opaque structure
- Dependent on high-fee originators
- Unclear how program works with 1st mortgage lenders

PUBLIC AND PRIVATE SPONSORS WITH HOMIUM

- Costs 5% of originations and 0.50% AUM / year
- Creates opportunity for multiple sources of funding (*see chart right*)
- End-to-end digital process delivers unprecedented efficiency and transparency
- Fund will be *liquid*, holders can distribute risk and recycle capital
- 100% transparent, real-time reporting and visibility
- Creates brand new asset class providing necessary portfolio diversification for investors
- Creates evergreen funding solution for first-time homebuyers consistent with program goals
- Easily repeatable and scalable in other states

TARGET SPONSOR TYPES

Family Offices and Donors

Public and Corporate Pensions

Municipalities

University Endowments

Housing Finance Agencies

Foundations and Nonprofits

Proven Leadership Team and Strategic Partnerships

Homium



MARCUS MARTIN
Chief Executive Officer

25+ years capital markets & social impact experience, former MD Head of ESG, Impact & Digital Innovation at US Bank



MIKE CHU, CFA
President & CTO

Extensive startup growth experience in fintechs, previously Co-Head & CTO of Bloomberg Indices



PETER GILBERT
Chief Lending & Credit Officer

30+ years in the mortgage industry, previously as Chief Credit Officer for CMG and NewRez



LARRY YOUNG
General Counsel

30+ years of legal experience, previously MD & GC for Global Markets & CCM at BNY Mellon, GC Americas at Credit Suisse



DAVID JETTE
Co-Founder & CFO

15+ year Entrepreneur-in-Residence at Innovent Capital Group, cofounding multiple RE, fintech, & digital assets startups



BRETT MARKINSON
Founder & Chair

Serial entrepreneur founding 40+ companies across DeFi, RE, consumer finance & goods, and software



TOMMY MERCEIN
Vice Chair

Former CIO & Vice Chairman in Investment Banking & Capital Markets with 32+ years at Credit Suisse

PUBLIC POLICY ADVISORS



JONATHAN LAWLESS

Head of Homeownership at Bilt Rewards with 20+ years at Fannie Mae



CHRISSE JOHNSON

CEO & Founder of Alineiment Advisors, formerly VP at Rocket Companies & CFPB



PRESTON BALDWIN

President & CEO of Centerpoint360, 30+ years in public affairs and government relations

CAPITAL MARKETS ADVISORS



ISH MC LAUGHLIN

Vice Chairman, Enterprise Relationship Management at Franklin Templeton, 25+ years at Citi



SEAN BRADY

Partner & Head of Strategy, Exos Financial, formerly 20+ years at Credit Suisse



EMMANUEL AIDOO

Former Head of Digital Assets Markets at Credit Suisse, ED in Digital Assets and Blockchain Infra at PWP

SOCIAL IMPACT ADVISORS



MARTIN WHITTAKER

CEO, Just Capital



PAUL TRE DIGIO

Former Vice Chairman DCM at Credit Suisse, CFI Advisory Council Chair



ANTONY BUGG-LEVINE

MD at Bugg-Levine, Inc, formerly CEO at Nonprofit Finance Fund & President of Lafayette Square Institute

STRATEGIC PARTNERSHIPS



Homium

Expanding Homeownership and Wealth Creation in Kentucky

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MPACT Disclaimer & Non-Disclosure Statement

Performance

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