



EXHIBIT G:  
BUSINESS PLAN / PITCH DECK



**FUNDOPOLIS**

## **A Business Guide**

for the future of home loans



Mortgage

# Executive Summary

## Mission

**Making homeownership more affordable for the average family.** Our team will ensure consumers can finally get what they're looking for but cannot find: a home loan on their smart phone—along with affordable terms.

## Company & Management

Bee Mortgage App, Inc., a Delaware corporation, is headquartered in Jacksonville, Florida and majority owned by Curtis and Cynthia Wood. Curtis has experience in mortgage lending and mobile app development; and Cynthia, co-founder of popular cryptocurrency podcast Rekt, has been an entrepreneur for the past 9 years.

The management consists of both owners Curtis and Cynthia taking a hands-on approach in addition to a beeteam possessing experience in blockchain, post-close, IT systems applications and project management.

Suzanne Bearry, VP Channel Partnerships  
Matt Offers, VP of Products  
Munir Valiani, CFO

Holly Davis, CTO  
Kristin Scheurer, CMO  
David Braun, General Council



## Our Services

Our customers are consumers looking for a mobile mortgage experience instead of going the traditional route, a bank or direct mortgage lender. Bee Mortgage offers the only mobile app that lets borrowers *begin and end* the home loan experience by allowing them to:

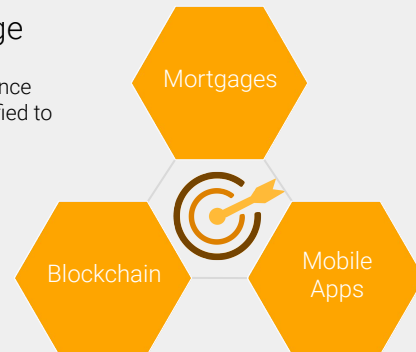
- Get a free income analysis so they know exactly how much home they should be shopping for.
- Apply for a home loan.
- Shop rates and loan products.
- Receive a rate quote.
- Lock your rate.
- Receive and eSign loan documents.
- Close your home loan.

## The Market

**Mobile consumer financial services is growing** in both popularity and service offerings as device storage capacity and processing speeds are simplifying once complex financial transactions. Research shows an overwhelming majority of people begin their home buying journey on their phone yet do not have a complete, mobile mortgage to naturally segway into despite the demand.

## Competitive Advantage

The Beeteam's exclusive experience triad makes them uniquely qualified to build this app:



## Financial Projections

2019 \$0 revenue    2020 \$380,750 revenue    2021/2022 \$20,000,000  
(Lending channel live)

## Start-up Financing Requirements

Raise 1: \$500,000    Raise 2: TBD    Raise 3: TBD

**You can't get a mortgage entirely on your phone.** You may think you can in today's mobile age but you can't.

No after-hours  
service

Some Lenders make you *think* you're going to do everything in their app but after they get your personal info they run you through the same old processes of dealing with too many people over the phone.

No rate quote  
in the app



Can't lock your rate  
in the app

**Consumers have embraced mobile** home shopping yet there is no *complete* mobile-first, mortgage solution that allows you to begin and end your home mortgaging process entirely on your smartphone anytime, anywhere without ever having to deal with the bank.

No start-to-finish mobile  
mortgage experience

**It takes too long and you mostly work around banking hours.**

\$1.7 Trillion

Total Origination Amount

2.3%\*

(\$38 Billion) Originated On  
Mobile

90%

Of Millennials plan on  
buying a home

Gen Z, the cohort after Millennials, makes up 25% of the workforce and is the first 100% digital native generation. Although 66% of first time home buyers are Millennials, GenZ is next.

Juniper forecasts over 2 billion people using their smartphones for banking purposes by 2021 as growth in usage is being driven by consumer adoption of finance apps.

99%

Of Millennials search online  
for home loan info

58%


Found a home on their  
phone

50%

Of the workforce is  
Millennials

# Consumer Facing Competitive Analysis

Too many providers fragmenting innovation, centered on labor intensive processes.

Company	Direct Lender	Mobile Rate Quote	Mobile Rate Lock	Mobile Pre-approval	Start-to-Finish Mobile Experience	Mobile App	VLO Blockchain Automated Loan Production	After Hours Rate Quote, Rate Lock & Pre-approval
 ™	✓	✓	✓	✓	✓	✓	✓	✓
Rocket Mortgage	✓	✗	✗	✗	✗	✓	✗	✗
Blend	✗	✗	✗	✗	✗	✗	✗	✗
Better Mortgage	✓	✗	✗	✗	✗	✗	✗	✗
Loan Snap	✓	✓	✗	✗	✗	✓	✗	✗
Morty	✗	✗	✗	✗	✗	✗	✗	✗
Mortgage Hippo	✗	✗	✗	✗	✗	✗	✗	✗
Loanzify	✗	✗	✗	✗	✗	✓	✗	✗

# Sales & Marketing Plan

## Unique Sales Proposition

*A real mobile mortgage from start to finish, 24/7, anytime, anywhere.*



### Internet & Media



### Real Estate Agents



### Text/SMS

Ad campaigns targeting mobile device usage, interest, and select profile groups.

Text/SMS campaign to active agents and MLS property listed listing agents promoting instant buyer pre-approvals and rate/closing cost discounts.

Text/SMS/Email campaigns targeting mobile-only, Robinhood, Carvana users; consumers who've had their credit pulled by a mortgage lender, affluent Millennials..

Avg. cost per impression:  
Facebook \$10    ROI \$2.61  
Twitter \$1.35    ROI \$3.88

.085 per record  
\$4.26 ROI

\$495/mo  
15,000 SMS    ROI \$3.85  
32,000 Emails    ROI \$2.17

# Management Structure

Bee Mortgage App, Inc. is an C-corporation headquartered at 13568 Lobo Court, Jacksonville, Florida 32224

## Marketing

Kristin Scheurer, CMO leads all marketing and promotion activities.

Suzanne Bearry, VP Channel Partnerships

Dwight Skyers, REALTOR, VP of Agent Partnerships

## Administration

Munir Valiani, CFO, VP of Originations

Attorney David Braun, GC

## Advisors

Carlton Robinson, DBA, VP of Jacksonville Chamber of Commerce, Strategic Advisor

## Executive

As Founder, Chairman & CEO, Curtis Wood is ultimately responsible for the vision and strategic direction of the company.

Cynthia Wood, Co-founder, COO & Vice Chairman, is responsible for the overall administration of the company.

## Production

Matt Offers, VP of Products, leads products development.

Holly Davis, CTO, leads software development.

## Professional Services

ADP                      Symmetry Advisors                      Harden

Mindy Barker and Associates



## Capital Table

**Authorized Stock:  
500,000**

Stakeholder	%	Shares
Curtis Wood	32.2	144,500
Cynthia Wood	32.2	144,500
James Nicks	10	50,000
Matt Offers	6	30,000
Holly Davis	3	15,000
Munir Valiani	3	15,000
Kristin Scheurer	3	15,000
Dwight Skyers	3	15,000
Jeremy Hart	3	15,000
David Braun	.5	2,500
Suzanne Bearry	.5	2,500

The day to day operations of our company include a primary focus on building the best mobile mortgage experience ever as well having a fun, driven place to work.

We understand that our purpose is to allow those in our community the ability to buy a home for their family at more affordable terms. We remain focused on our many resources in support of our strategic aims and commitment to our friends and neighbors. We have found that an open and inclusive atmosphere fosters the best collaboration and symmetry between Beeteam personnel as finding new ways to leverage Blockchain automation continue to emerge as we build the app.

Stage of Development: Live Clickable Prototype/Coding In Production

Production Workflow:

Front-end development team: Curtis Wood, Cynthia Wood, Kristin Scheurer, Matt Offers.

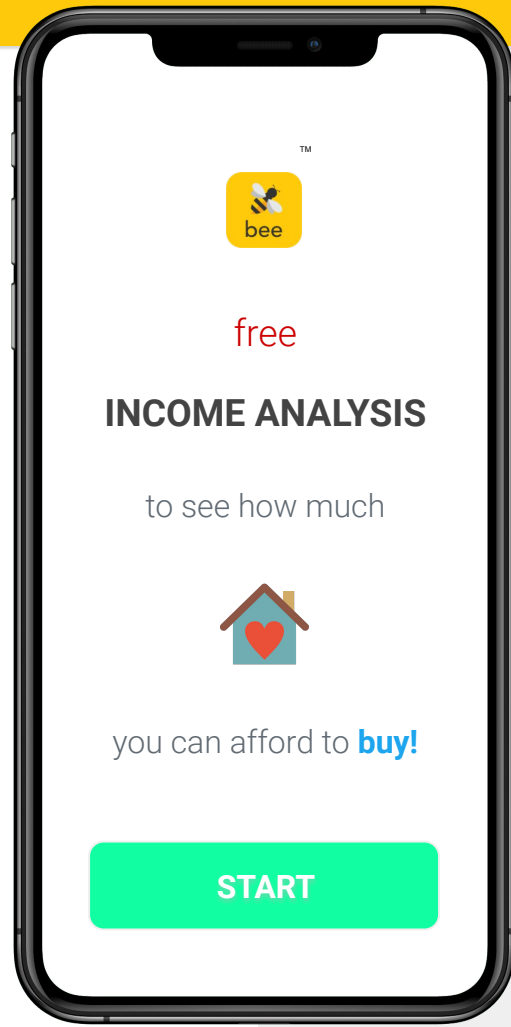
Back-end development team: Holly Davis, Matt Offers, Cynthia Wood

Quality Control: QA testing consists of 3<sup>rd</sup> party team.

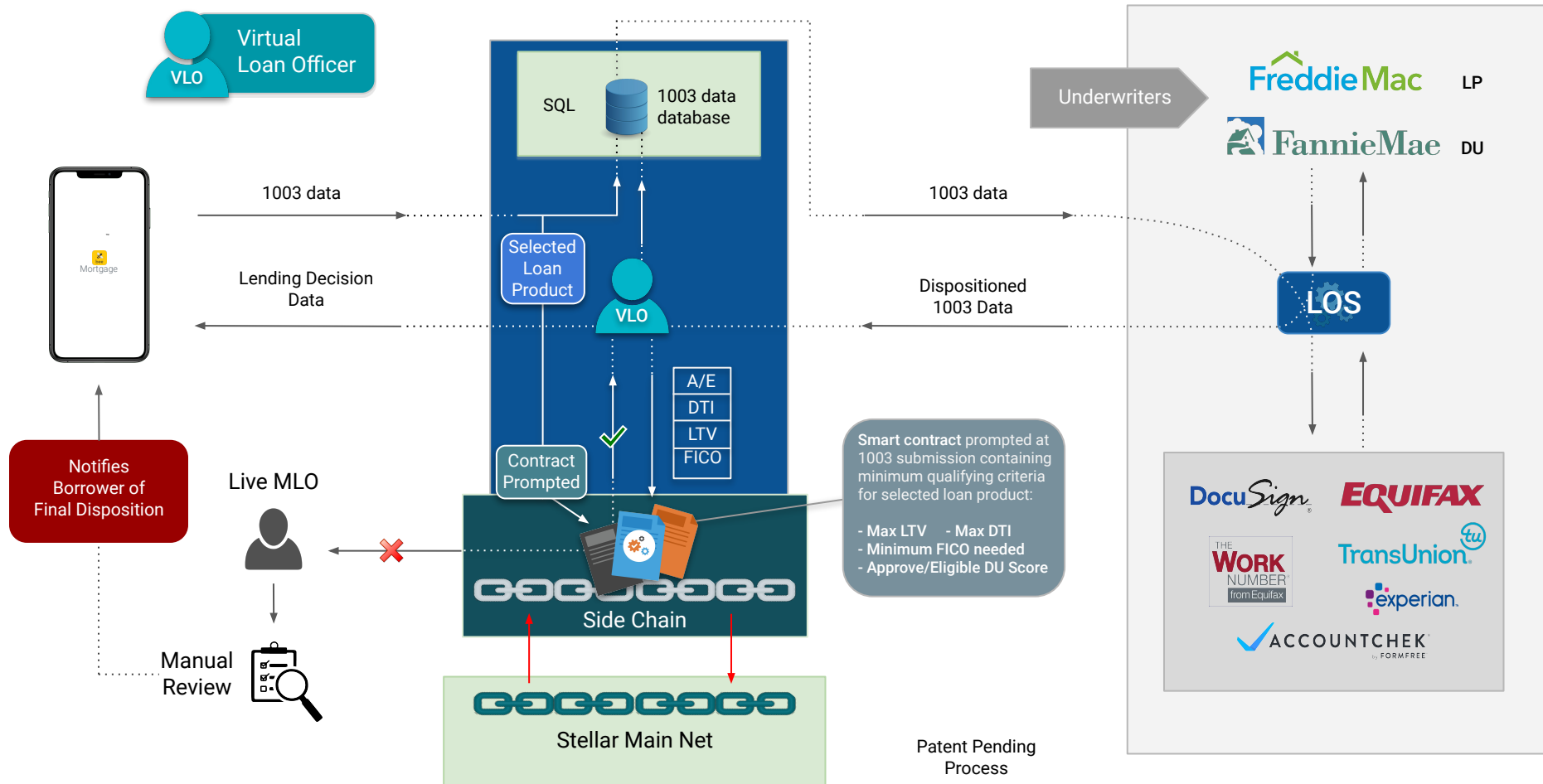
The Bee team currently work remotely however, there is a plan to establish office space prior to the beta release to consolidate key personnel.

Establishes market position for future layered on services.

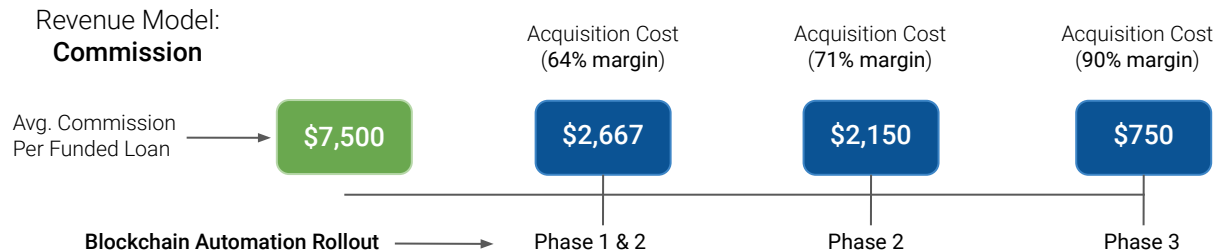
- › 2020 release
- › 7,615 DLs 2020
- › \$32 CAC
- › \$100 per record value
- › One-of-a-kind service targets buyers at the very beginning of the homebuying process: Before they're ready to apply for a loan and just want to know how much home they qualify for.
- › Soft credit pulls validate consumer credit scores and liabilities ensuring qualifying consumer data is transmitted to realtors and lenders.
- › Equips Realtors with everything they need to know about their buyer: their credit score and shopping budget.



# Patent Pending Data Architecture



# Financial Plan



<b>2019</b>	\$297,500	\$0	\$500,000	<b>MVP Development/ Clickable Prototype</b>
	Operating Expenses	Revenue Forecast	Pre-Seed Raise	Milestone
<b>2020</b>	\$1,682,500	\$380,750	TBD	<b>MVP Release</b>
	Operating Expenses	Revenue Forecast	Seed Raise	Milestone
<b>2021/2022</b>	\$16,739,600	\$20,000,000	TBD	<b>Mortgage Beta/Lender Live</b>
	Operating Expenses	Revenue Forecast	Series A Raise	Milestone

These statements are speculative in nature and constitute forward looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934, and as such, are based largely on the current expectation of Bee Mortgage App management for W2 wage earners and are subject to a number of risks and uncertainties that may cause the result, level of activity, performance or achievement to be materially different from future results, level of activity, performance and achievement, expressed or implied, by such forward-looking statements. Certain of the information contained in the accompanying documents are based on, or derived from, information provided by industry sources. At the time such statements were written, Bee App management believed that such information was accurate and that the sources from which it obtained the information were reliable. However, Bee Mortgage App management cannot guarantee the accuracy of such information, has not independently verified such information, and except as required by Federal Securities Law, is under no obligation to update such written statements if conditions change or unexpected occurrences happen to affect the statements afterwards.

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