



**The first direct lender with an end-to-end mobile mortgage experience.**



**Think back to the last time you bought a house...**

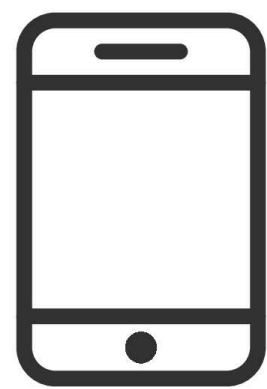
**Getting a mortgage wasn't so easy, was it?**

**Now, imagine that process done  
entirely on your mobile device.**

No email chains, fax machines, or hold music. No need to leave your couch.

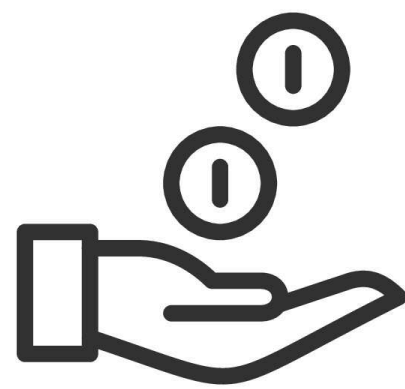


INTRODUCING BEE



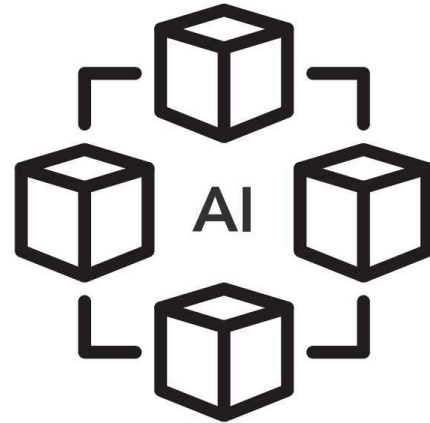
Mobile App Development

+



Mortgage Lending

+



AI & Blockchain Ecosystem

=



**The first direct lender with an end-to-end mobile experience.**

## OUR TEAM

# Meet the team behind Bee

## Experience

**13 years**

of mortgage lending experience

**8 years**

working with blockchain technology

**12 years**

of real estate agent experience

**6 years**

of mobile app development experience

## We've worked at

 **TIAA Bank**

 **PHH**  
MORTGAGE



 **EverBank**

 **ADP**





## OUR TEAM



**Curtis Wood**

**Co-founder & CEO**

Licensed Mortgage Loan Originator (NMLS 1308125)  
Certified Blockchain Expert



**Cynthia Wood**

**Co-founder & COO**

Top 100 Women in Blockchain  
Certified Blockchain Expert



**Kristin Scheurer**

**Co-founder & CMO**

Licensed Real Estate Agent  
15+ Years Sales & Business Development



**Munir Valiani**

**Co-founder & VP of Originations**

Licensed Mortgage Loan Originator (NMLS 939488)  
Certified Blockchain Expert



**Matt Offers**

**Co-founder & VP of Product**

Prior Blockchain Mortgage Experience  
10 Years Product Management



**Holly Davis**

**Co-founder & CTO**

Certified Blockchain Expert  
20+ Years IT Project Management



**Mindy Barker**

**Interim CFO**

Interim CFO/Financial Strategist  
Author of Pitching to Win: Strategies for Success



**Angie Luu**

**Lead Experience Designer**

Product Design & User Research  
Prior Consumer Lending Experience



**Yuri Eliezer**

**Patent Attorney**

Founders Legal  
Ranked Top 2.5% Super Patent Lawyer

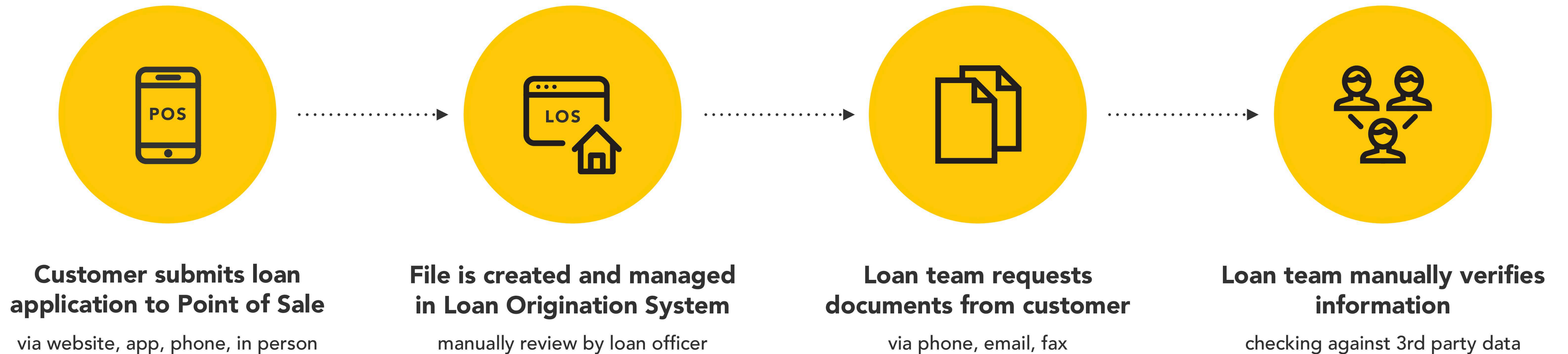
**...and our founding team has bootstrapped since March 2019.**





## THE PROBLEM

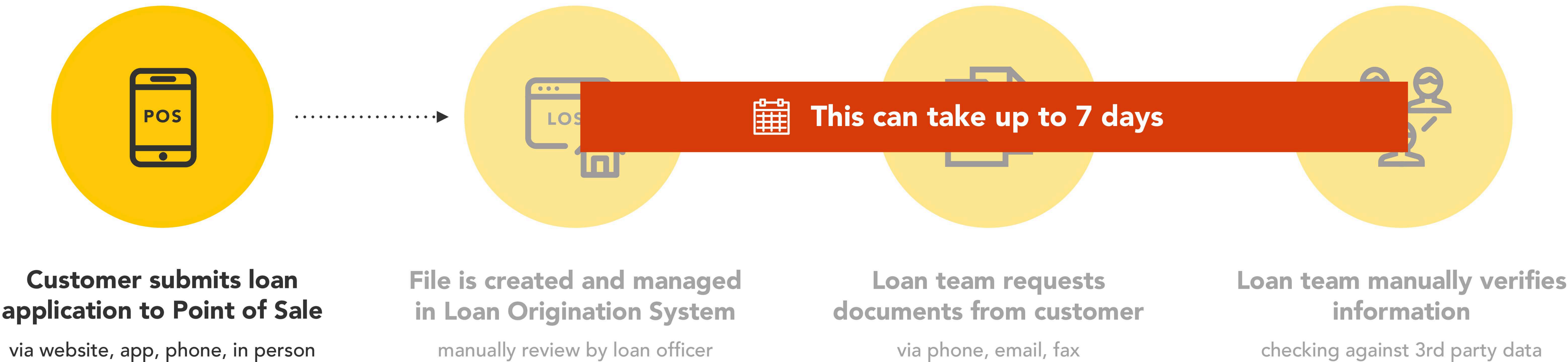
**Today's mortgage process is built upon outdated systems and rely on expensive intermediaries**





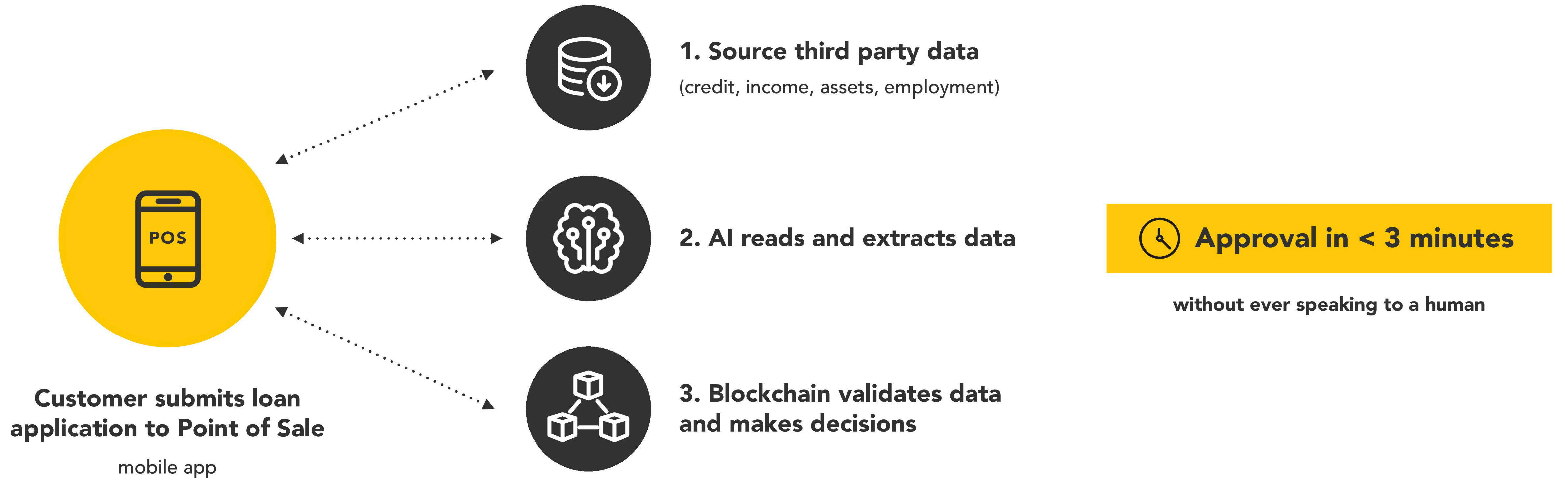
THE PROBLEM

Bee eliminates the need for humans to manually collect and verify information



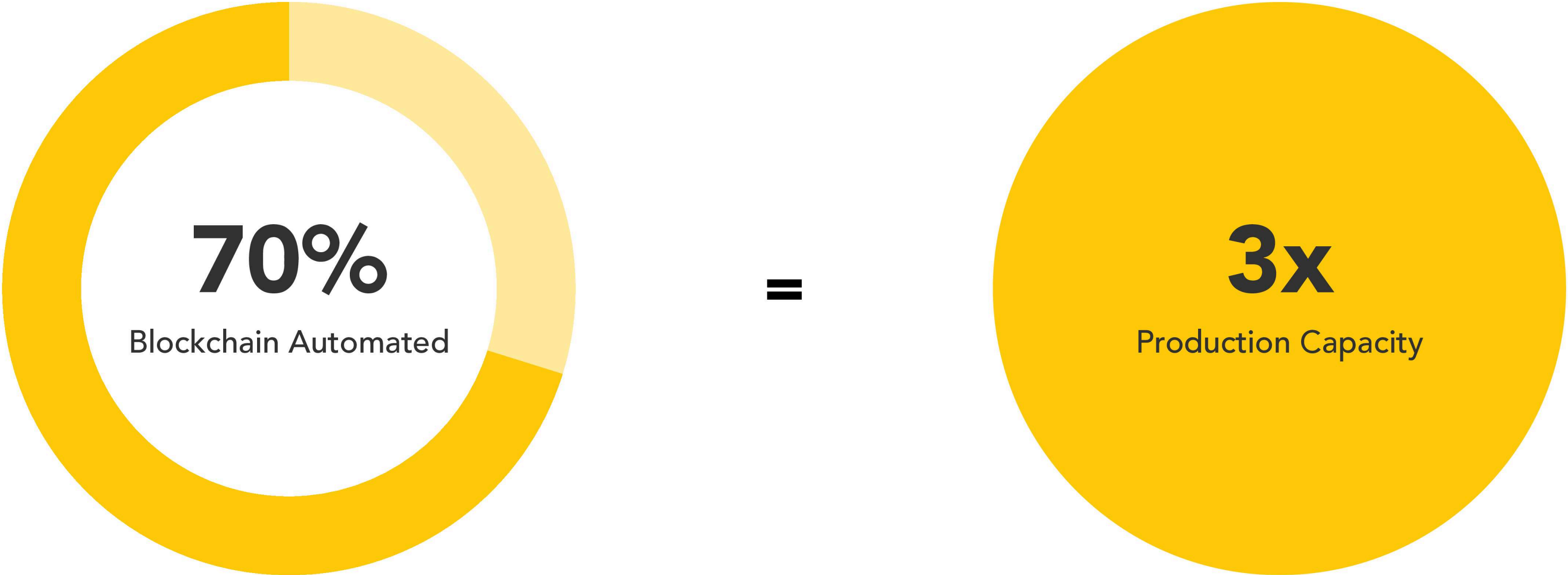
## OUR SOLUTION

# Automation allows Bee to validate and make decisions in an instant



OUR SOLUTION

Bee’s patent pending technology will automate up to 70% of the credit approval process which means 3x production capacity

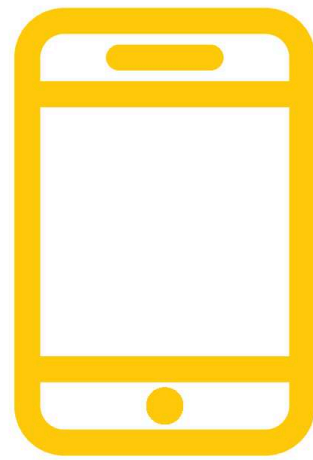


CREDIT APPROVAL PROCESS



## OUR SOLUTION

# Bee delivers a simpler, faster, personalized experience for the homebuyer



### 100% mobile experience

Everything from rate shopping through closing can be done from your couch



### Answer simple questions

It feels like you're being guided through the process by an expert



### We do the heavy lifting

Most borrowers won't have to scan in their paystubs or bank statements

Getting a mortgage will be as easy as filing your taxes with TurboTax





OUR SOLUTION

We've partnered with these companies to deliver our product



Florida Capital Bank

Mortgage Lead Customer & Tech Partner

\$5B federally chartered bank

Millennial Title

Investor & Integration Partner

Title company licensed in 15 states including Florida

FarShore

Development Partner

Custom software development firm



Molto Marketing

Marketing & Advertising Partner

Full service media production and marketing firm



Elphi

Automation Architects

MIT Sloan Alumni



## OUR SOLUTION

# Our top investors and advisors

**Andrew Zankel**

**Investor & Advisor**

Chairperson of the Technology Committee  
of the NY State Land Title Association

dysr<sup>UP</sup>tek

**Pre-Seed Investor**

Venture Capital Firm



## OUR SOLUTION

# Automation will change mortgage lending forever

**100% mobile experience**

**Process is driven by the borrower, not the loan officer**

**Lower rates and payments for the borrower**

**Faster closing times**

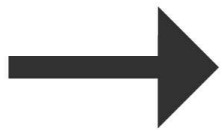
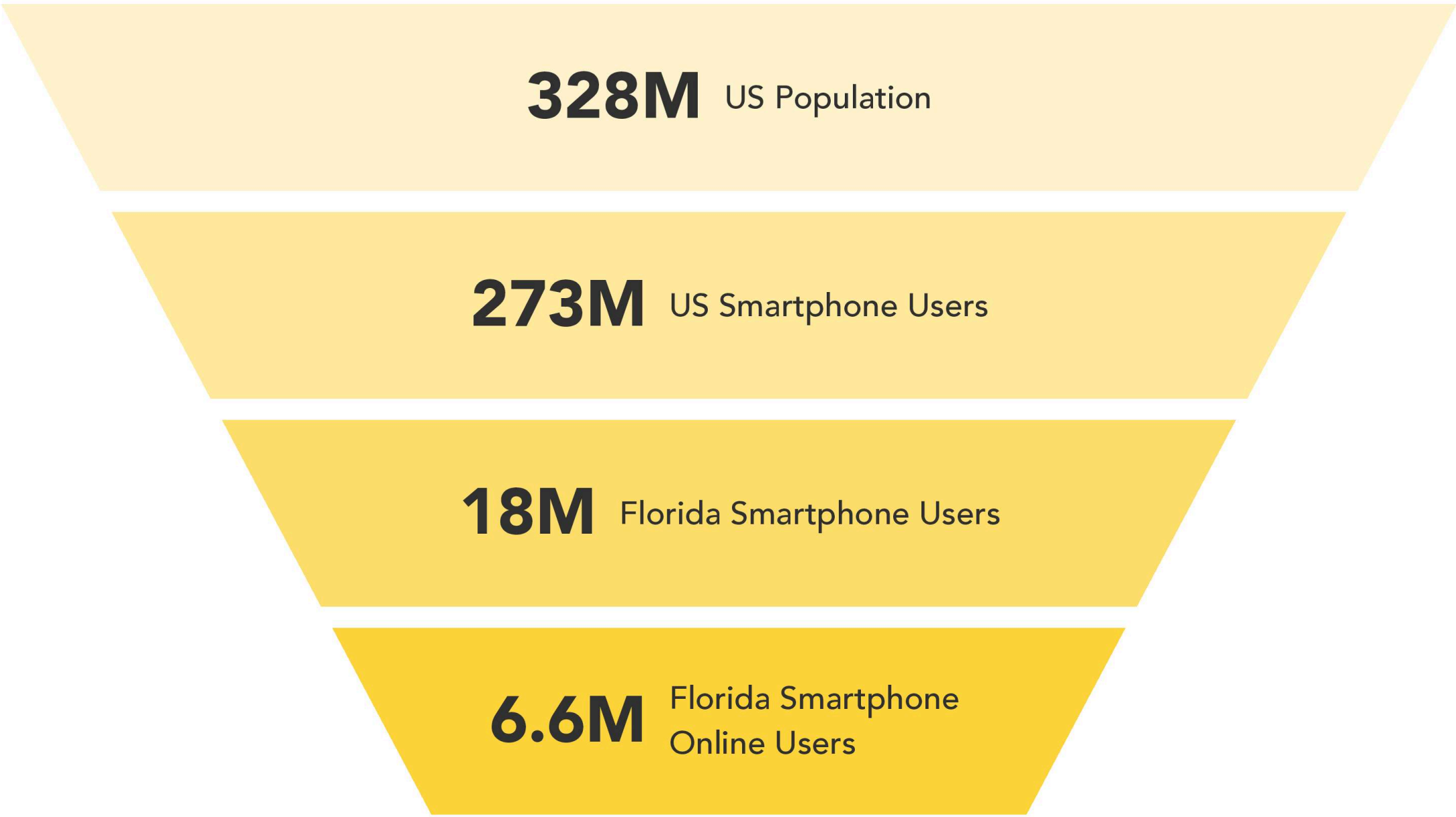
**Reduced risk of error**



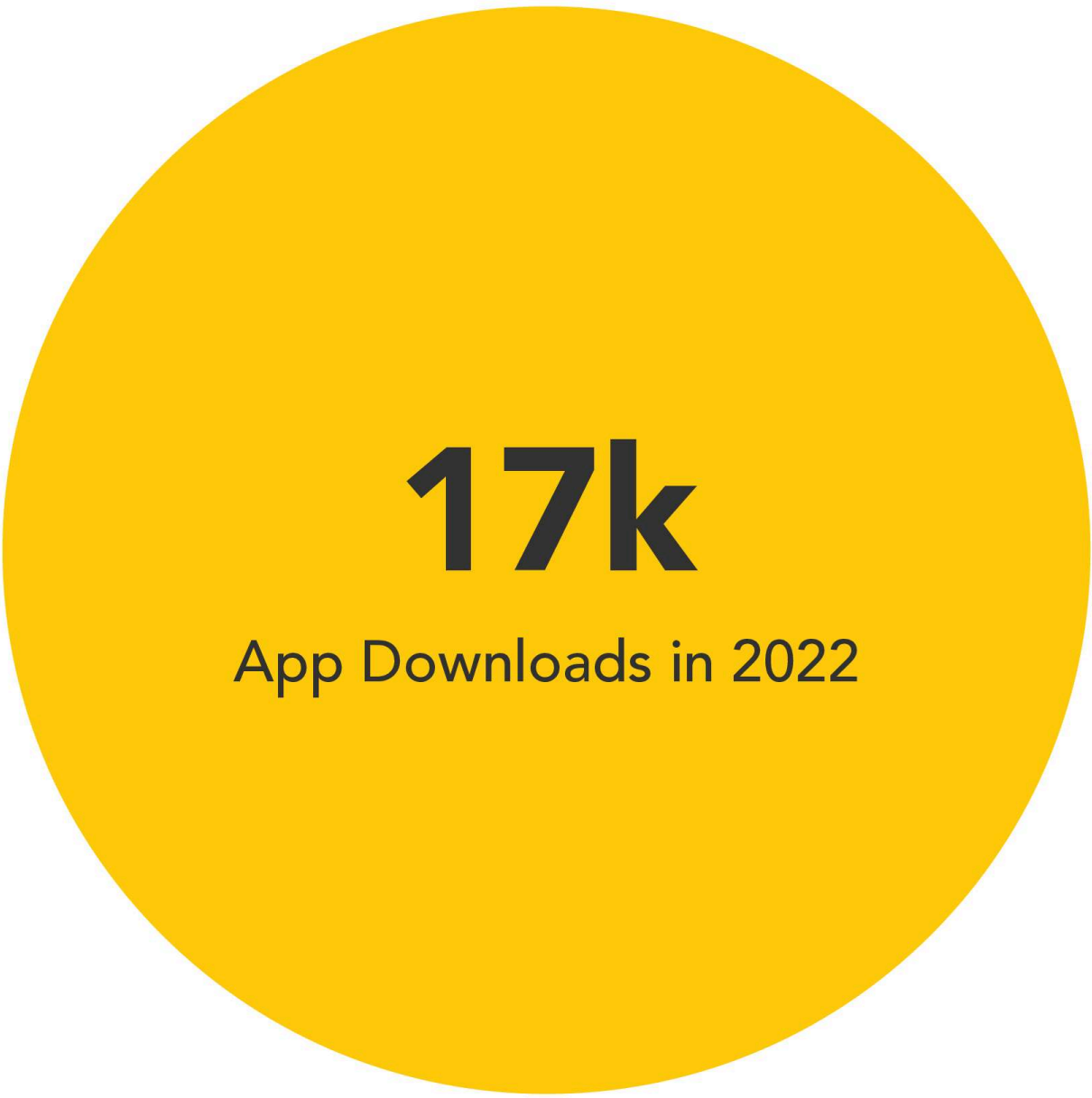
THE MARKET

Bee is projected to have 17k app downloads in 2022

MARKET SIZE



PROJECTIONS



\* While we are confident that we have the growth strategy in place to achieve these goals, these are forward-looking projections and cannot be guaranteed.





BUSINESS MODEL

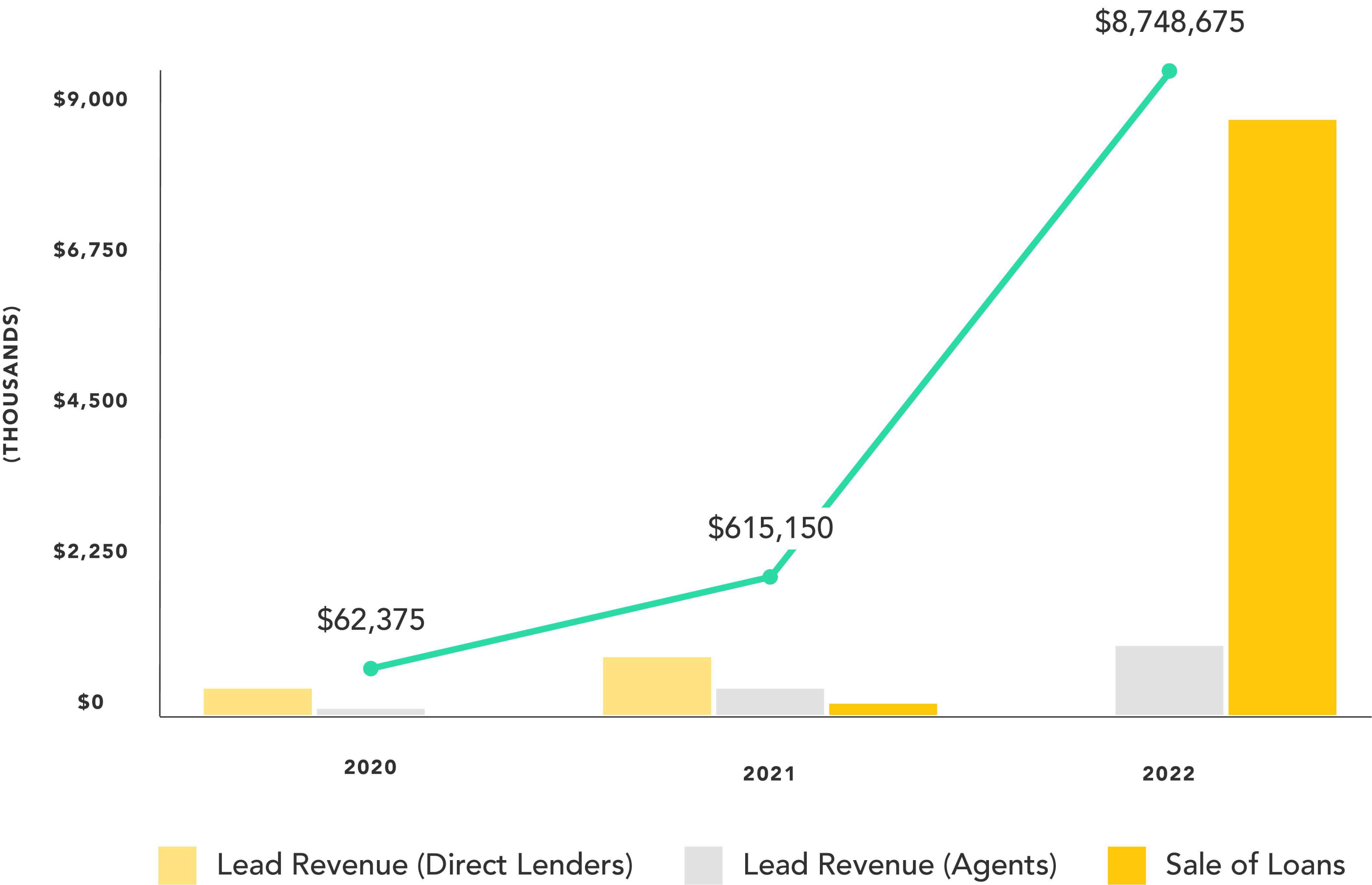
# How we'll make money

2020 - 2021

Strategic sources of revenue while MVP and full app are developed

2022

Full app is launched, producing full loans for sale

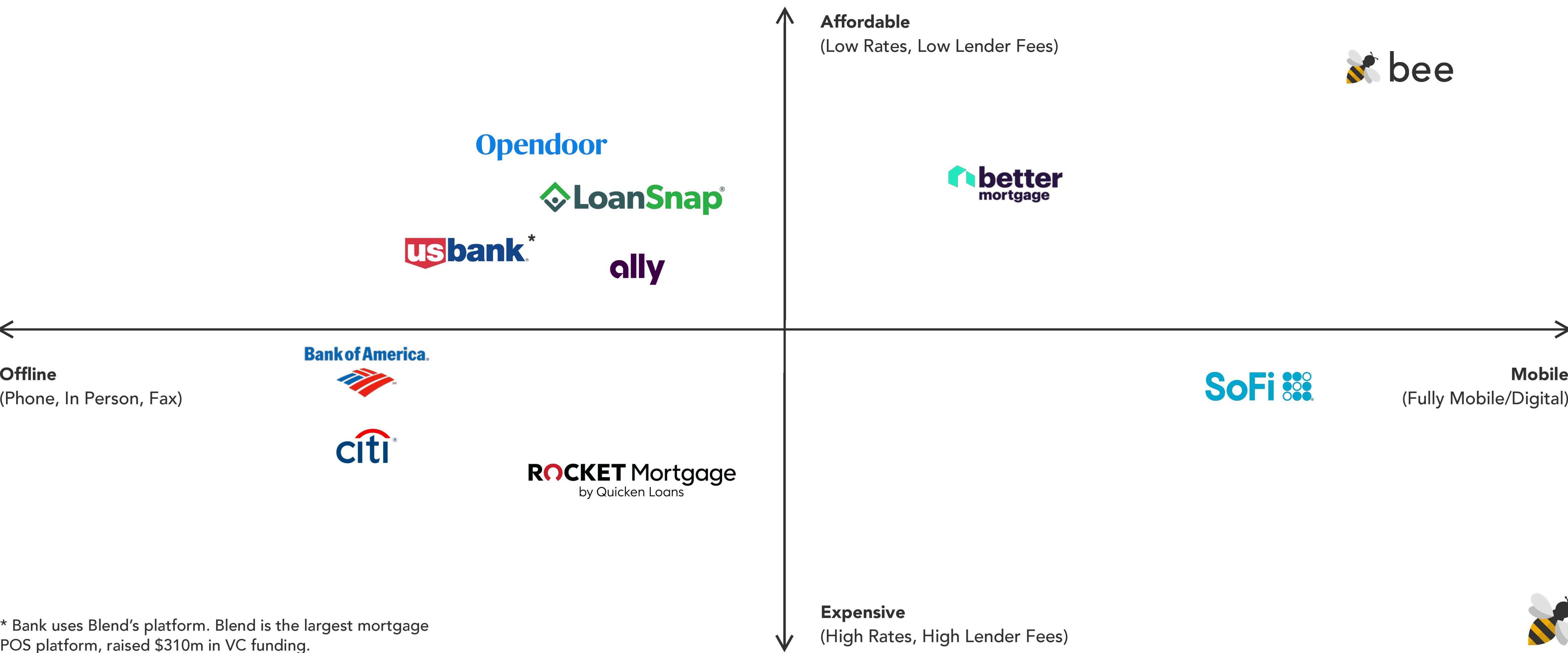


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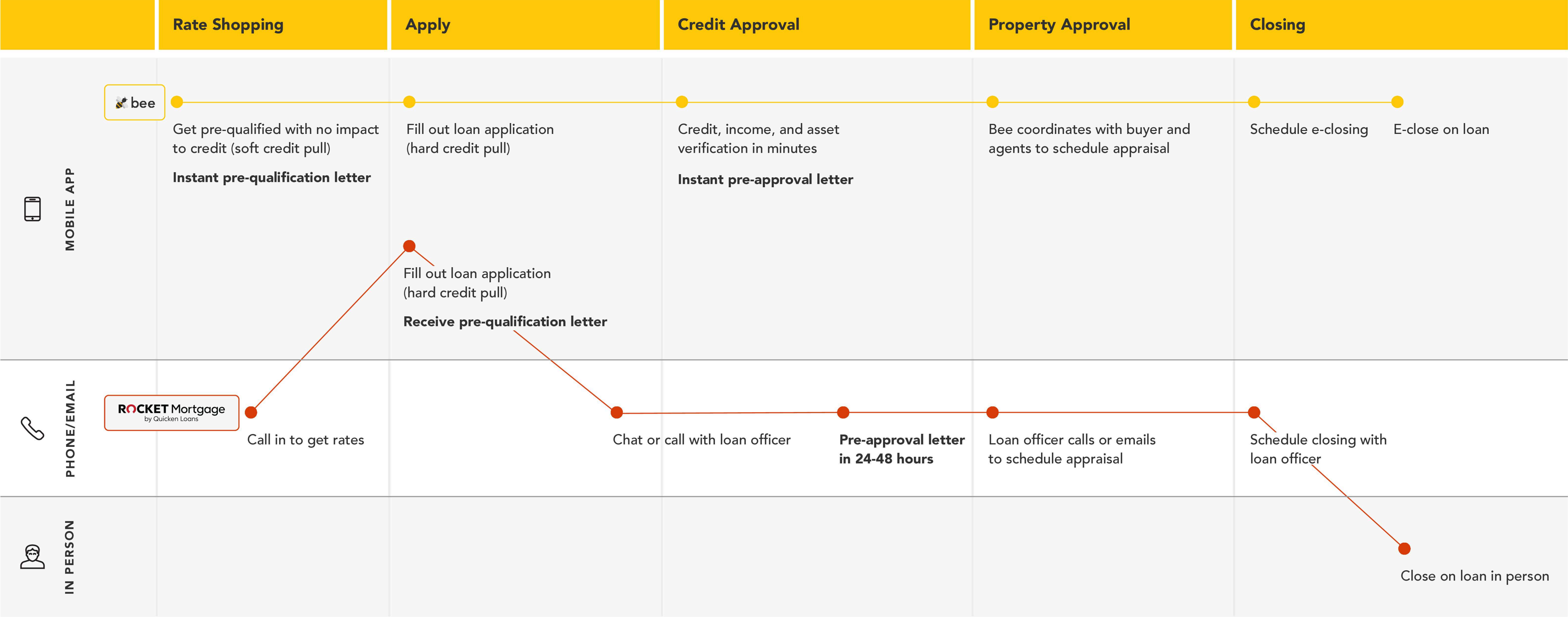
COMPETITION

Bee wins as a lender in affordability and accessibility



COMPETITION

Competitors still rely on human loan officers to drive the majority of their process, Bee is the first end-to-end mobile solution





FINANCIAL OVERVIEW

Financial  
forecast  
through 2022

(\$ in thousands)

Revenue

Gross Profit

Expense

Ending Cash Balance

Leads

App Downloads

2020	2021	2022
\$62	\$615	\$8,749
\$57	\$454	\$5,072
\$290	\$1,840	\$7,136
\$459	\$3,997	\$650
607	11,438	17,205
890	14,298	17,207

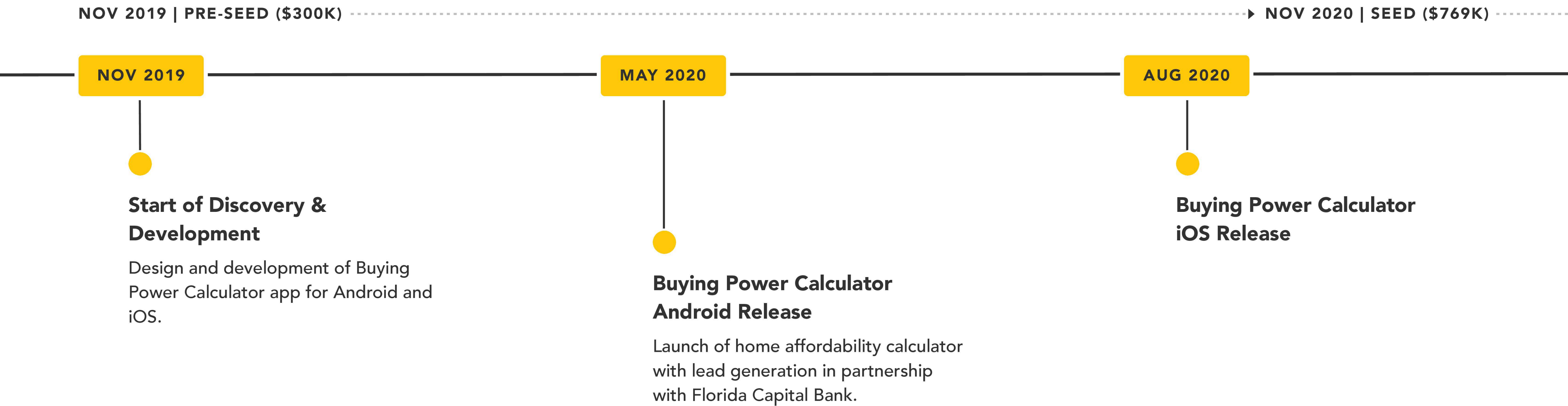
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ROADMAP

We've successfully launched our Buying Power Calculator for Android and iOS



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ROADMAP

We have over 1,000 downloads since the launch of our first ad campaign

Advertising campaign launched September 10

Edit Details

HOME SALE PRICE

\$355,000

\$285,000 Loan Amount / \$70,000 Down Payment

Budget Comfort Level

Affordable ☒

Est. Monthly Payment ?

\$1,679

Debt-to-Income Ratio ?

36%

Private Mortgage Insurance ?

Not required

Est. Closing Costs ?

\$10,650

\*Estimates are for a 30-year fixed rate mortgage on a primary residence, single family home.


Apply for this loan

with our lender partner, Florida Capital Bank

\$47K

\$355K

\$402K



## ROADMAP

# We're approved to raise \$769,600 on Wefunder

\$769K SAFE on Wefunder, the largest  
crowdfunding portal

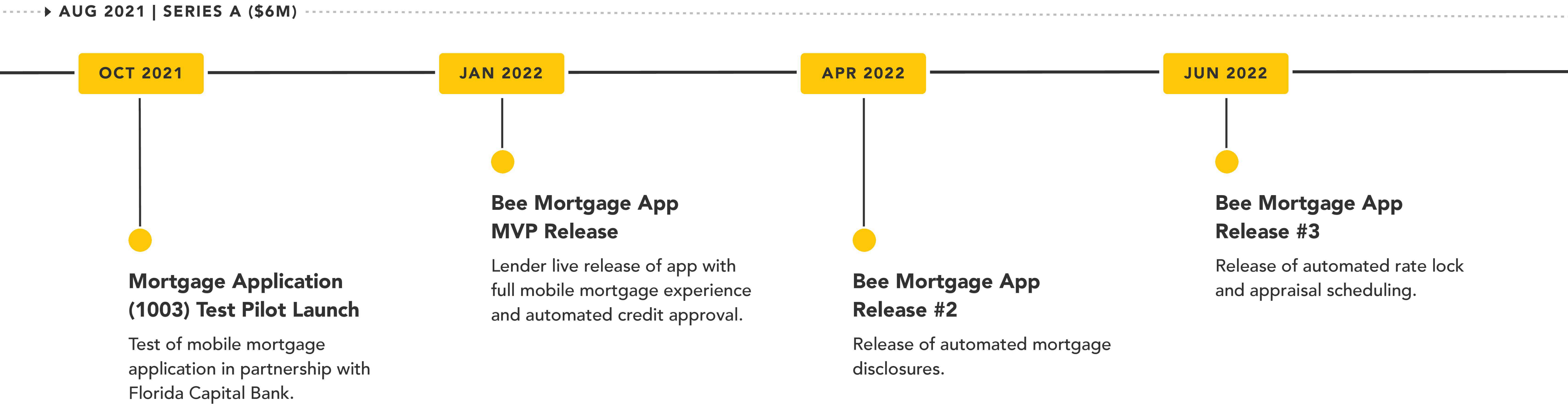
\$100K in hard commitments to our next  
raise already





ROADMAP

# Development for the Mortgage Application (1003) Test Pilot is underway



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CONTACT

# Thank you!

## Learn more

Website

[www.beemortgageapp.com](http://www.beemortgageapp.com)

## Get in touch



**Curtis Wood**

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