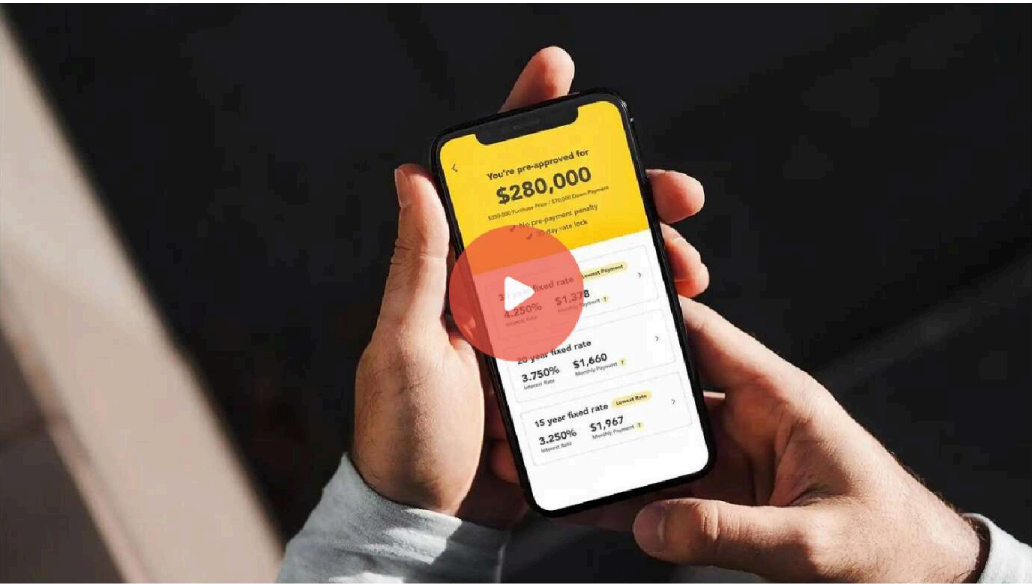


Uber, blockchain & AI had a mortgage baby



beemortgageapp.com Ponte Vedra Beach, FL      

Technology

Female Founder

Minority Founder

Mobile Apps

Home Tech

Highlights

- 1

\$2.5M+ raised • 2 Trademarks • Licensed in FL, IN, CO, MT, SC and opening more states now
- 2

Verified pre-approvals <8½ minutes • 3x faster than Rocket Mortgage • Can close in less than 2 weeks
- 3

Lean & eff'in mean: \$124,000 raise = 16 months of runway (burning \$7,500/mo)
- 4

Featured NBC News, Washington Post, Bankrate, TD Ameritrade TV, Housingwire, TIME, Business Insider
- 5

Team experienced in mobile app dev, mortgage lending, real estate and blockchain/AI/ML automation
- 6

Innovation with broad social impact + women & minority founded
- 7

Mobile innovation for \$3.1 Trillion market
- 8

Known for • Instant pre-approvals • Low rates • Fast closings

Our Team



Curtis Wood

Co-founder & CEO



SCOTT MILLER Co-founder & CEO

Licensed Mortgage Loan Originator NMLS 1308125 | Developer | Certified blockchain expert | Previous: TIAA Bank, PHH Mortgage, iMobile3

Bee is a mortgage app founded by one husband, a wife and a couch surfer 🐻 who believed they could improve the wealth gap by making mortgages simple, affordable, and accessible to everyone.



Cynthia Wood Co-founder & COO

Designer & Developer | Top ranking woman in blockchain | Certified blockchain expert | Previous: Harden



Matt Offers Co-founder & CTO

As CTO, Matt oversees all technical responsibilities for Bee's products development. Previous: Optimal Blue, Pavaso.



Scott Miller Board Member

Co-founder & Vice Chairman, BillGO. With a Masters in Accounting along with 2 successful exits to date and his current company a unicorn, Scott brings expertise to Bee's board vital to guiding leadership on strategy and execution.



Bryan Schroeder Board Member

Director, Global Marketing Solutions at Meta (previously Facebook). One of the world's top social media user engagement data scientists, Bryan provides expert user engagement advise to the product development team. Previous: Yahoo!, WebOS, and 3Com.



Mindy Barker CFO & Advisor

Mindy serves as an advisor and Bee's fractional CFO and has years of financial officer experience in addition to being a published author and member of the Seattle Angels.



Brian Catron Board Member

Start-up expert with multiple 7-figure exits. Currently managing multi-million business across multiple states.



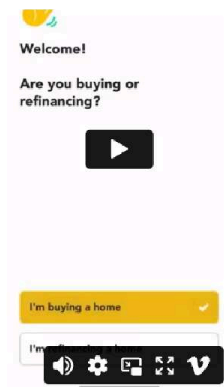
Ken Allen Board Member

20+ years senior level risk management, fraud, digital ID, KYC/AML expert. Held senior level positions at Western Union, Capital One, and Equifax. Led rollout of The Work Number.

"This is Uber for the mortgage industry!"

The only thing home buyers need, an app.
None of the calls or pressure.





"I didn't have to talk anybody. I didn't have to grab any of my bank statements or investment accounts - not a single piece of paper... And I had my pre-approval letter in less than 10 minutes after I downloaded the app." - Mark

Using smart contracts and AI, Bee can fully pre-approve a home buyer in less than 8.5 minutes *with* verified income and assets, without any human involvement or pesky phone calls. (Currently testing with beta audience.)

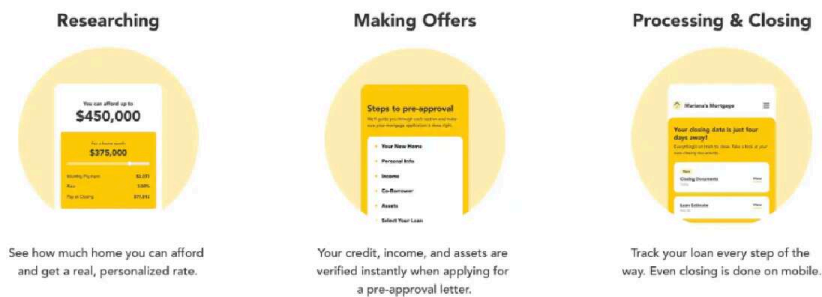
Pre-approval in minutes, any time of [your] day

- Instant decision with verified credit, income, and assets
- Customize and generate a new pre-approval letter on the fly

Get a loan on your terms

- No hassle or pressure from a salesperson
- Track and manage your loan every step of the way all from your phone

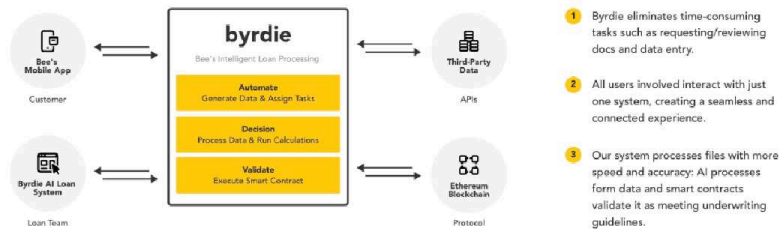
100% mobile experience, from shopping through closing



Everything from rate shopping through closing can be done from your couch. Getting pre-approved is as easy as answering a simple set of questions. Bee will keep you updated through the rest of the underwriting process and you'll finish with a virtual closing. It feels like you're being guided through the process by an expert, just without the pesky phone calls and emails.

Web3 automation streamlines the process and reduces the cost of loan origination

Bee's intelligent loan processing sets up our borrowers and employees for success



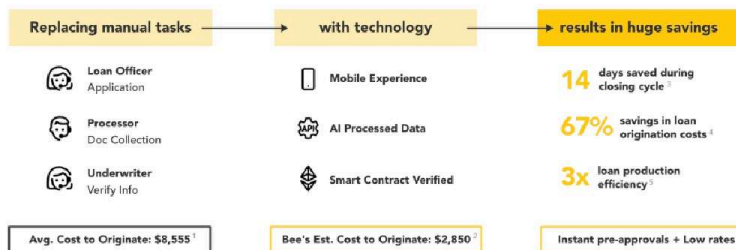
Our tech does the heavy lifting, so that our employees can work efficiently and our customers can focus on finding their new home.

Borrower data is automated, AI processed and smart contract approved.

How does this compare with the competition?

SIMPLE & CONVENIENT STREAMLINED PROCESSING BUILT ON AI & BLOCKCHAIN MISSION-DRIVEN

Blockchain and data enables automation which reduces the cost of loan origination



1. Freddie Mac, Cost to Originate Study: How Digital Offerings Impact Loan Production Costs, Nov 2021, 2-5. Bee: Calculated impact of automation on cycle time and time required on tasks, projected for 2025.

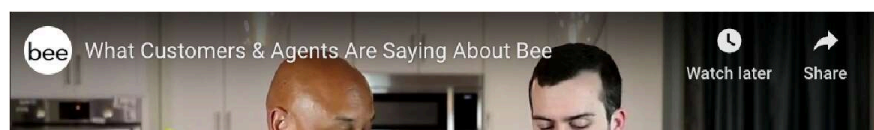
Bee can fully pre-approve a home buyer 300% faster than Rocket Mortgage. In just a few minutes, as opposed to est. 45 minutes.

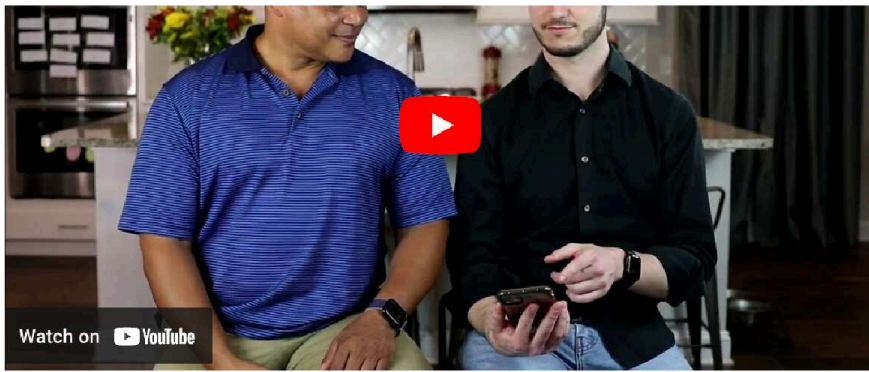
Bee-cause of this cool tech, we estimate Bee will close loans 14 days faster than the industry average - at 1/3 of the cost.

Bee has 3 things other lenders do not:

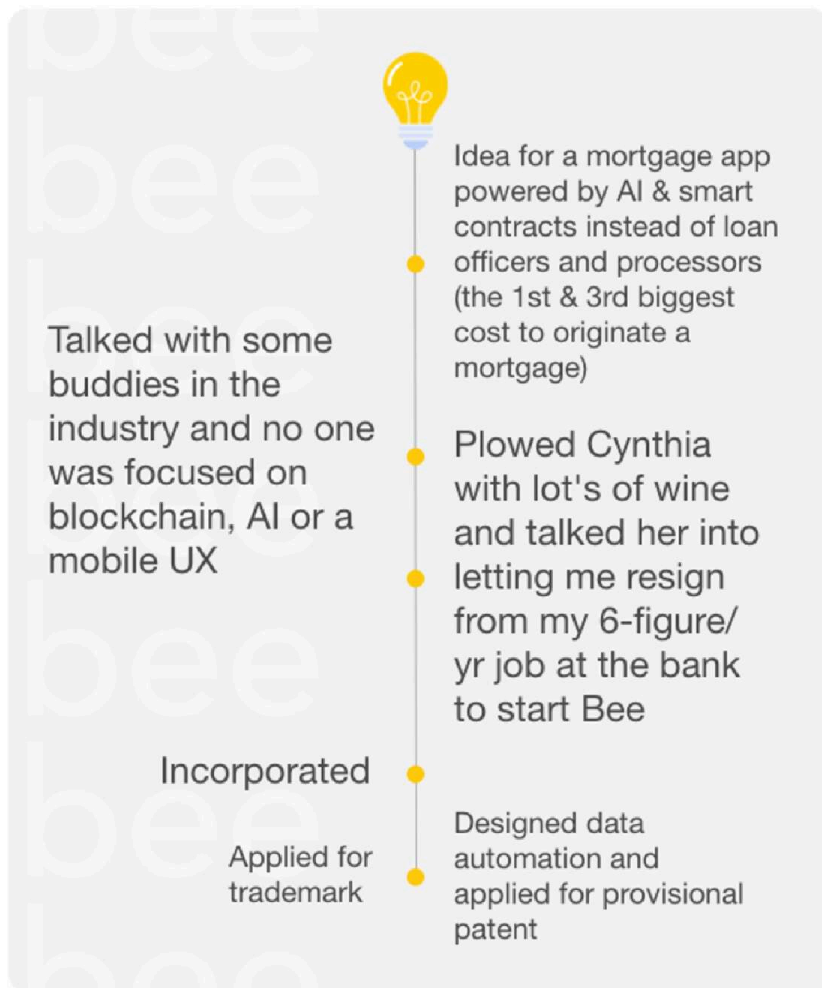
1. A mobile app providing users a new mobile UX customers compare to Uber.
2. Web3 technology powering the mobile app and acquiring customers at 1/3 the cost of competitors.
3. A go-to-market opportunity similar to Uber and unique to Bee.

Here's what we've accomplished since we launched



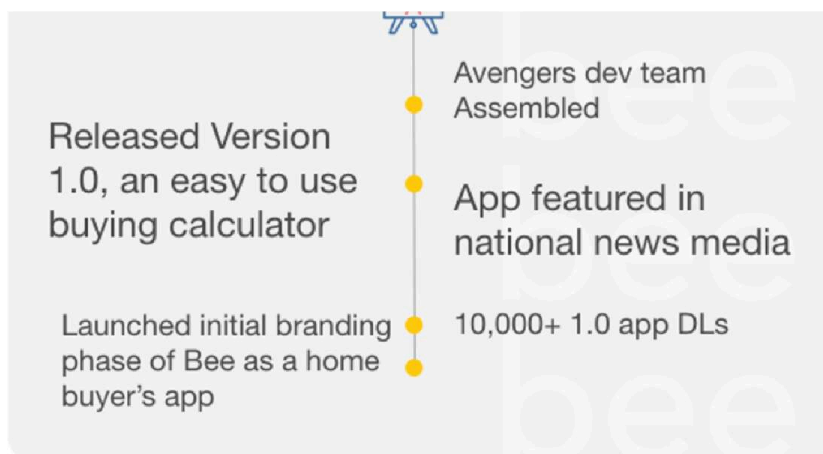


2019 Idea & Research

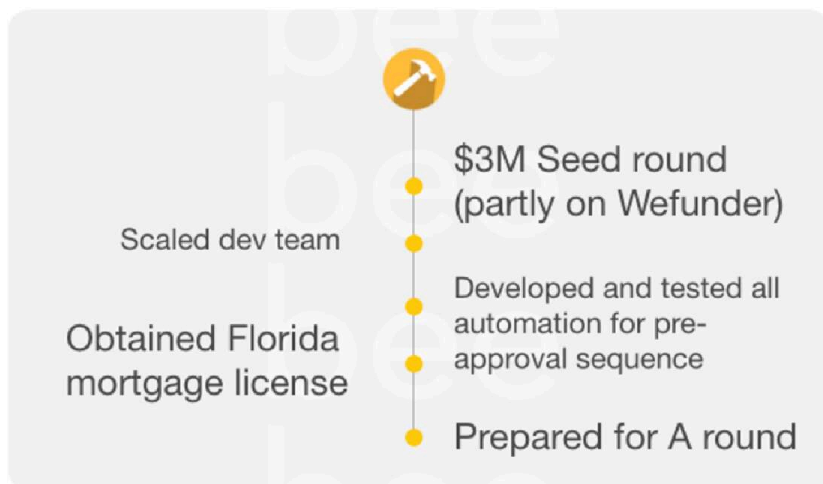


2020 \$300k Pre-seed





2021 Major Development Year



2022 Product Success



Human task management

Major advertising launch on Facebook, Instagram, LinkedIn, Twitter, YouTube, TikTok

Branding Bee for instant pre-approvals, low rates and fast closings via actual mortgage customers

2023 Marketing Through Storm



Trademark BEE in two classes: 9 - Downloadable Software & 36 - Mortgage Lending

Bee reduces overhead, cuts costs, and prepares for a nuclear mortgage winter

Major marketing performance improvements

SEO: Bee ranked very highly on page 1 on 100+ high value keywords on Google, Yahoo and Bing

Bee survives 2023 with ad channels running all year

Meta Ads

Page likes	+1,210 (1st month: 32)
Post engagement	+22,884 (1st month: 300)
Page engagement	+23,854 (1st month: 92)
Link clicks	+3,276 (1st month: 191)
Reach	+97,751 (1st month: 6,656)

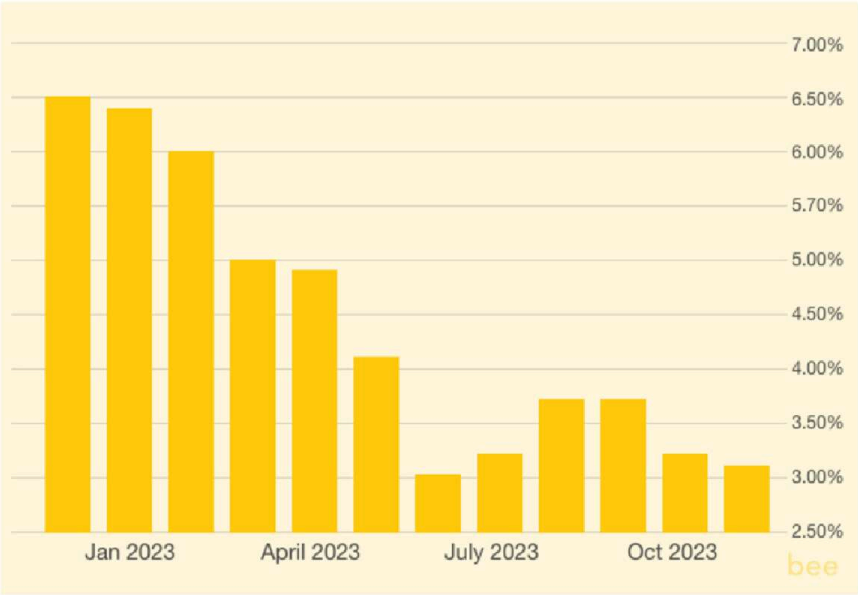
Facebook

Followers	+1,343	89%
Reach	+54,046	20%

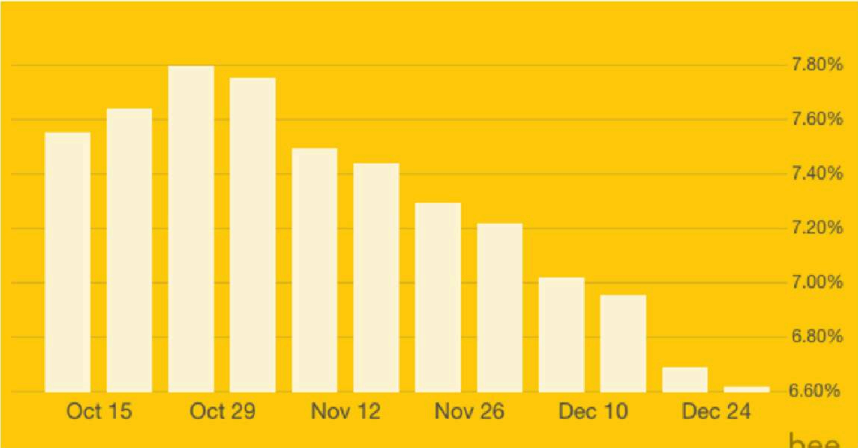
Instagram		
Followers	+45	20%

YouTube		
Views	+16,800	282%
Watch time	+166.6	88%
Subscribers	+29	0%

2023 ends with MAJOR market improvements



Inflation is down



Mortgage rates are dropping causing Bee's revenue to grow as people take advantage of lower rates



Sam Altman, CEO of OpenAI, talks about the single greatest quality for a startup founder to have: determination.

List of all the lenders who went out of business, did massive layoffs, or got acquired at a fire sale.

2023 MAJOR wins

- ✓ **Inflation and mortgage rates are falling**
= lot's of new loan volume and revenue next year
- ✓ **Bee weathered the storm of 2023**
While many others did not, thinning the heard
- ✓ **Bee marketed throughout the entire year**
Giving us a major advantage over those who didn't

As Sam Altman says, "the most underrated quality of all is being really determined."


We were determined this year to make it - for our mission, each other, and our investors - no matter what, and we did

Team

Leadership




Curtis Wood
CEO & CO-FOUNDER
BOARD CHAIRMAN
NMLS 1308125




Cynthia Wood
COO & CO-FOUNDER
BOARD SECRETARY



Matt Offers
VP OF PRODUCT &
CO-FOUNDER
BOARD MEMBER



Mindy Barker
CFO & ADVISOR



Phinx Lab
DEVELOPMENT
PARTNER



Sabina Vayner
TRADEMARK ATTORNEY



Yuri Ellezer
PATENT ATTORNEY

Board Members

- Scott Miller**
Co-Founder, BillGo
- Bryan Schroeder**
Director, Facebook
- Ken Allen**
COO, Choice
- Brian Catron**
Founder & President, Clearwater

Our road to launch 🚀

The Plan

Wefunder Bridge round to extend our runway to

Q3 2024

Complete Our App



Build

- Finish the end-to-end mobile experience
- Refine all automated processes

Q4 2024

Open 7 New States



Test & Iterate

- Acquire customers in new markets
- Test all automation with expansive mortgage data

Series A Round



Cap & Grow

- Capitalize company for more expansion
- Begin transition to direct lender

Downloads

 [Wefunder 2024 Investment Deck 2.0.pdf](#)