

ePat.me

Unlocking (global) Property Finance

A regulated cross-border SPV infrastructure
for next-generation property investment



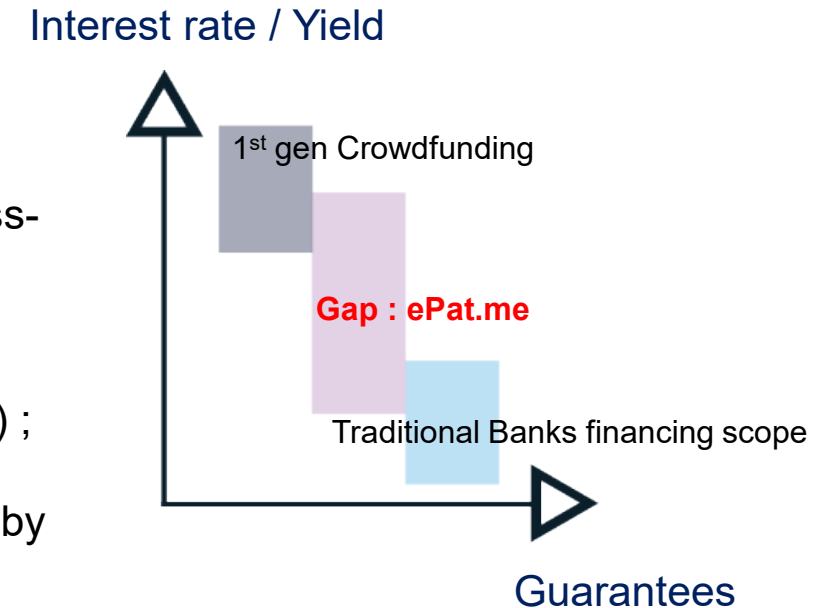


The structural problem

Property finance is structurally constrained in post-2023 markets:

- **Banks are structurally conservative** and limiting non-standard and cross-border property finance ;
- **First-generation crowdfunding has broken under stress since 2023** (liquidity lock-ups, delays & defaults up to 20%, inappropriate guarantees) ;
- Platforms respond either by **diversifying away from property sector** or by **expanding only marginally** - without structural reform ;
- Investors still seek **yield (1) + risk adjusted & asset-backed (2) + liquidity (3)**

There is no mid-risk, connected infrastructure combining yield, enforceability and liquidity.





Positioning ePat.me as a second-generation crowdfunding actor :

A structured middle layer for property finance and capital

- Between banks and public markets
- Asset-backed, risk-adjusted, regulated
- Beyond first-generation, yield-only crowdfunding



Goal : **enable dynamic capital navigation between two opposing investment paradigms.**



The Solution - What ePat.me does

- **Structures property operations via dedicated SPVs** (*i.e “Ltd-like” entities*) ;
- **Debt model** operations (*< 2 years avg*) : short-term and transitional pre-bank financing and de-risking layer ;
- **Equity model** operations (*> 2 years avg*) : regulated, cross-border, and structured property investments ;
- **Hybrid models** (*flexible Equity-to-Debt transition*) and **Staged models** (*two successive “Debt” operations or internal refinancing*) ;
- **Risk and exit addressed upfront** : structured governance, predefined exit mechanisms, and distress-situation frameworks ;
- **Enhanced liquidity** (*not guarantee*) : optional secondary-market participation supported by Token Representatives, and structural liquidity via capital repayments (*Debt ops*).

The screenshot displays the ePat.me mobile application interface. At the top, there are navigation icons: a building icon, a funnel icon, and a hamburger menu icon. The main content area shows a property listing for a residential refurbishment bridging loan. The listing includes a photo of a multi-story brick building with a courtyard, a status indicator 'In progress' with '1/3' next to it, and a '9,5% net annual yield'. Below the photo, there is a 'Return breakdown' section showing interest incomes and net of all fees before personal taxes. The offering details include 9,800 tokens, a token unit price of £10, and 1,000 tokens already sold. The location is London, UK, with home currency in £/GBP and funding currencies in multi-currency. The FX risk is mitigated via CCMS scheme. The deadline is 13 March 2026, with liquidity from month 1 and a 12-month termination period. The exit loan-to-value (LTV) is 76%, and the ePat.me confidence level is 3.9/5, categorized as Med-High. At the bottom, there are three circular icons: a red 'X', a blue 'i' in a speech bubble, and a green checkmark.

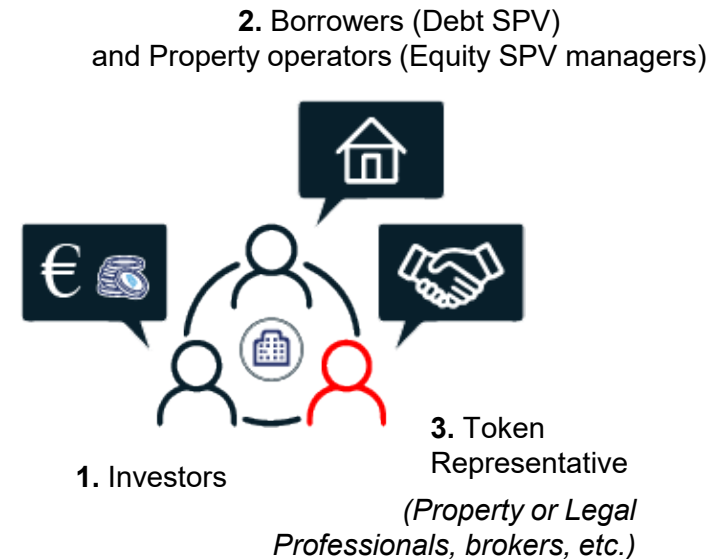


What makes it different (MOAT) :

cumulative, structural advantages,
not feature-based differentiation

Designed for discipline, not speculation

- 1. Governance MOAT** (*defined at SPV inception*) : flexible repayment, ongoing controls, predefined exits, distress scenarios & disposal mechanisms ;
- 2. Regulatory & legal MOAT** : structured legal engineering, cumulative, tangible, and enforceable joint guarantees, contractual clauses and Arbitration ;
- 3. Distribution & structural MOAT** : Operator-as-Representative decentralised model, allowing enhanced liquidity (1) and scalable growth (2) ;
- 4. Liquidity architecture MOAT** (*not guaranteed*), combining :
 - structural liquidity via capital repayments (*Debt model operations*),
 - a controlled and enhanced secondary market supported by Token Representatives,
 - and limited and controlled temporary liquidity support (*scalable post-Year 3*)
- 5. Interoperability MOAT** : via APIs with other investment platforms.





From structured operations to live listings

Static screenshot of an “Equity” model listing : (i.e short-term rental in Croatia)

- Standardized investor interface for live operations ;
- Risk, duration and exit explicitly encoded ;
- Comparable across assets and jurisdictions ;
- Low ticket unit price allowing investment diversification and risk tolerance.

Note : Based on a real operation currently in execution or structuring within the ePat.me network, and reflecting existing operational experience.

Figures and identifiers are indicative, anonymised, and shown for explanatory purposes only.

The screenshot displays a mobile application interface for a property listing. At the top, there are navigation icons: a building icon, a funnel icon, and a hamburger menu icon. The main image shows a white, two-story house with a balcony, situated on a hillside overlooking the sea. A semi-transparent box in the top left of the image says "In progress" and "1/3". Below the image, the listing details are as follows:

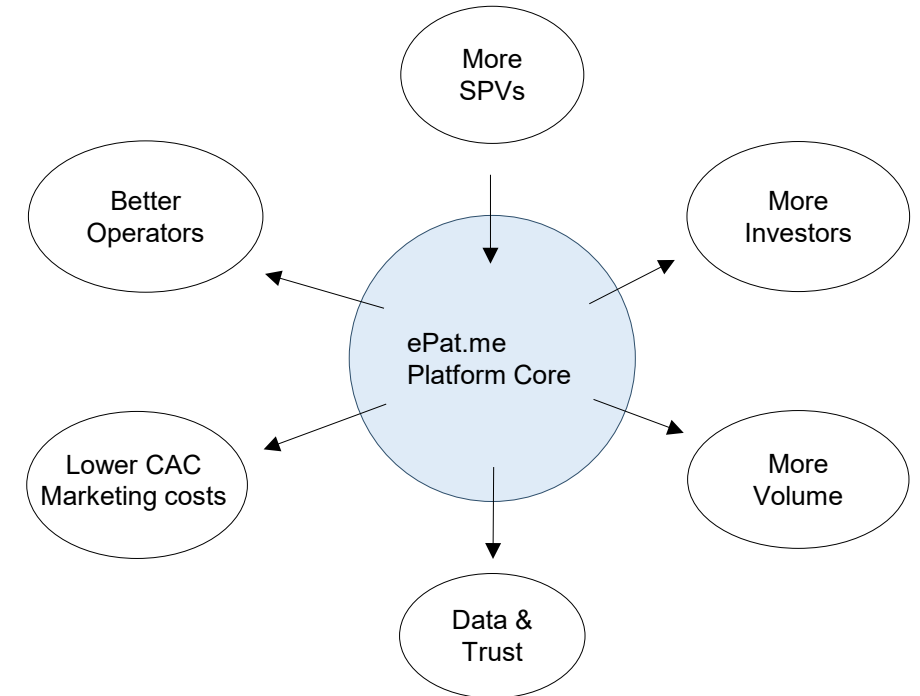
- Residential, furnished, Short-term Rental** (with a coin icon)
- 10,6% net annual yield**
- Return breakdown :**
 - Rental incomes
 - Capital Gain upon token resale
 - Net of all fees, before personal taxes(with an upward arrow and coin icon)
- Offering : 20 000 tokens** (Type : Equity)
- Token unit price : 10€**
- 2 500 tokens already sold** (with a progress bar)
- Location : near Makarska, Croatia** (with a location pin icon)
- Home Currency : € / EUR**
- Currency Variation Mitigation Scheme : N/A**
- Deadline : 13 March 2026**
- Liquidity: from month 1 + via secondary market (no guarantee)** (with an hourglass icon)
- Exit horizon: from Year 6+ (indicative, optional)**
- ePat.me confidence level : 4,1 / 5** (High) (with a gauge icon)

At the bottom of the screen, there are three circular icons: a red circle with a white 'X', a blue circle with a white 'i', and a green circle with a white checkmark.



Business model, Unit Economics & Timing

- **Revenue breakdown :**
 - SPV launch → **Structuring success fee**
 - Income distribution → **Recurring fee**
 - Secondary market → **Transaction fee per token transfer**
 - Later stage : Premium fees & Infrastructure-as-a-Service (AWS-like)
- **Scales primarily through structure and repetition**
- **Operator-as-Representative model** allowing :
 - Hassle-free and delegated dynamic activity per user ;
 - Targeted and more efficient marketing strategy ;
 - **No capital at risk on the balance sheet**
- **Structural capital recycling** : capital repayments in Debt SPV operations combined with “Token representatives” support automatic reinvestments into new operations ;
- **Structural timing** :
 - Clear regulation (*ECSP / MiCA*) & working Arbitration frameworks ;
 - Established competitors are facing economic difficulties ;
 - Property tokens are part of emerging security-token-like instruments (*i.e StableCoins*).



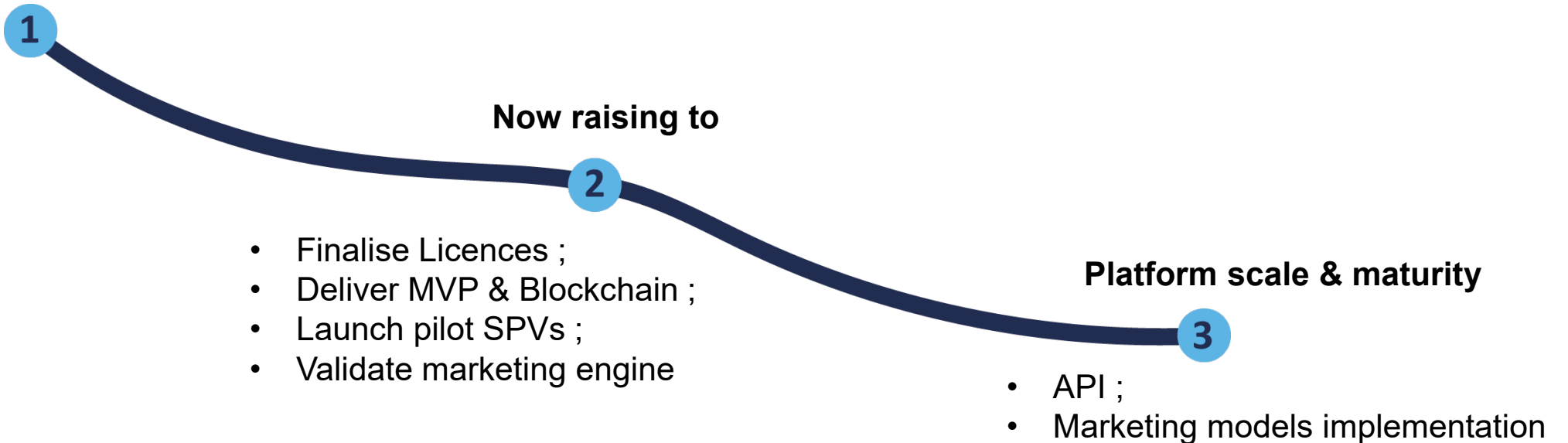
Growth engine dynamics



Current status & next steps

Already completed:

- Platform architecture and IT roadmap (MVP & Blockchain) defined ;
- Core operational use cases structured (x7) ;
- Full regulatory, licensing & compliance pathways identified (ECSP & Blockchain / MiCA) ;
- Founder with 15y+ of hands-on structuring experience in cross-border property, including real SPV-based operations ;
- Advisory team of 14x diversified profiles in place ;
- Cross-border SPV, guarantees & Currency Variation Mitigation schemes designed ;
- 7-year scalable revenue model and 3-year marketing strategies identified (*including stress tests*)



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