

Smarter Home Financing

Investor Deck | September 2025

BEEELINE

 Nasdaq

BLNE



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Who is Beeline?

Beeline is an AI-enabled, digital end-to-end financing platform that provides homeowners and property investors with debt and equity solutions seamlessly, rapidly and at lower cost.

Beeline is a rapidly growing FinTech company that owns 100% of an Independent Mortgage Banker, a Title Company, a B2B SaaS products company, and minority stake in an AI sales tools firm.



Problem

The Home Financing Process Has Barely Evolved for the Digital Age



Lengthy

- 40–60 day close cycle



Bloated costs

- \$9–13K average cost per loan



Labor-heavy & risky

- Human capital intensive and error-prone



Low satisfaction

- Customer satisfaction ~30% lower than peer industries



Missed opportunities

- Inconvenient fixed business hours



Few satisfactory solutions

- Lack of products for asset-rich homeowners



Instant, mobile-first experiences are the norm for Millennials and Gen Z.

Homeowners are sitting on 36T of home equity.

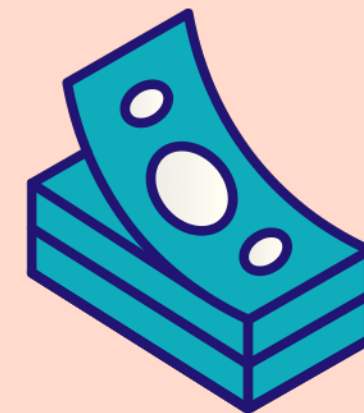
But the mortgage industry hasn't caught up.

Vision



For the next generation of homeowners and investors:

getting a mortgage can truly be as intuitive and stress-free as ordering takeout



For asset-rich homeowners and investors:

a fractional sale of property equity can create liquidity in 5 business days

Beeline Brings True Convenience to Mortgage & Home Equity Operations



User-Friendly

Digital UX powered by AI agent "Bob"



Transparent

Task-based processing with HIVE Engine



Streamlined

Fully integrated title & QC services



Always "ON"

Customer support available 24/7 across all channels







Equity Alternative

Fail to qualify?
Don't want debt?

One of the first home financing platforms born from AI, tailored to the habits and expectations of **modern** homeowners.

End-to-End Tools That Power Home Loans & Home Equity Sales

Product	What it does
 <p>Beeline Loans B2C</p>	<p>A fast, fully digital mortgage experience with rapid approvals — built to serve non-traditional, Gig economy, borrowers and investors.</p>
 <p>Beeline Title B2C B2B</p>	<p>An in-house, fully digital title service that speeds up closings and improves margin — used in ~75% of Beeline loans and outside B2B clients.</p>
 <p>SaaS products B2B</p>	<p>A unique audit tool that delivers compliant results in a fraction of the time and cost of manual reviews — helping lenders meet 10% audit requirements while growing Beeline’s SAAS revenue.</p>
 <p>BeelineEQUITY B2C</p>	<p>A revolutionary fractional equity product that competes favorably with: HELOCS, 2nd Lien Mortgages, Cash Out Refis, and Reverse Mortgages with no credit check or monthly payments.</p>

Unlock Home Equity Without Debt, Banks, or Monthly Payments



Built for Asset-Rich, Cash-Light Homeowners

- Enables fractional sale of home equity to unlock liquidity



Fast, Fully Digital Experience

- Online application, automated approvals, and funding in under 5 business days



No Debt. No Interest. No Monthly Payments

- This is not a loan
- Homeowners sell a fractional interest in their home with no repayment schedule



Long-Term Flexibility

- No forced buybacks, no usage restrictions, no surprises
- Stay in your home for as long as you like



Backed by Crypto

All equity purchases are funded via a new tokenized cryptocurrency backed \$ for \$ with Real World Assets, delivering speed, transparency, and on-chain liquidity.

A Massive Industry Ripe for Reinvention



100M+ Millennial & Gen Z customers entering the housing market

76M+ Baby Boomers who may need to tap their home equity



Large financial ecosystem, but needing new products and approaches



\$13T Total outstanding mortgages

\$36T Home equity



70M+ U.S. freelancers in 2025, 86M by 2027, won't qualify under W-2 based lending models

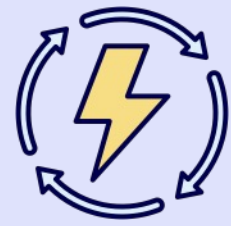


\$2.3T (2025 U.S. mortgage originations forecast)
Annual TAM

\$50B Annual average mortgage industry revenue in the U.S.

Source: [Urban Institute Housing Finance Chartbook](#), April 2025; [MBA Forecast](#) 2024; [Fortunly](#) January 2025

Market fit



rapid, accurate approval + mobile UX



aligned with trend for digital, self-service interfaces



zero paperwork, less friction, lower churn, and higher customer satisfaction

A financial platform built for the digital generation

- Gig economy workers
- Property investors
- Asset-rich homeowners

6 years

generating revenue with existing business model

\$2K

sales team productivity uplift per loan from Bob AI agent + HIVE Engine

35%

lower fulfillment cost per loan comparing to the \$11.2K industry average

Unique to Beeline: non-traditional mortgage and equity products typically not available from top 50 banks

By introducing new innovative products and reducing cost-to-close, we unlock scalable, high-margin growth



Lending Revenue

Core revenue stream generated from every loan originated through Beeline



Title Revenue

Income from title services from ~75% of Beeline Loan closings: high attach rate strengthens product margins. 3d-party clients fueling growth



Tech Licensing

SAAS monthly revenue from licensing our B2B SaaS products



Fractional Equity Revenue

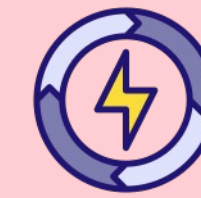
Origination and title fees from BeelineEQUITY product

AI + Automation + Equity Products is Our Moat



**Bob
(AI agent)**

Converts leads 6x better than human reps while handling sensitive customer data with compliance safeguards.



**Built-in POS
system**

Intelligently matches each borrower with optimal loan products — across both conventional and non-QM.



**Full-stack
platform**

Plug-and-play solution: POS, title, doc processing, compliance, CRM.



**Task-based
workflows**

Less workload on human agents, faster time to close: task-based engine cuts processing time by 40–60%.



**HIVE
(AI Automation)**

AI-powered document processing and underwriting engine, cuts time-to-close, efficient and scalable.

Traction

\$1.1B

Loan volume since inception

36K/4K

Application received/
Loans closed since inception

2X

YoY title revenue growth,
no CAC increase

BLNE

Publicly traded
on NASDAQ

Partnerships

RABBU

RedAwning

DOORVEST

STEADILY.



Built by Fintech Experts with Proven Track Record



CEO

**Nick
Liuzza**

Together built and scaled Linear Title, the largest all-digital title company and sold to Real Matters (REAL:TO) for a 250X return of total investment.



COO

**Jess
Kennedy**



CFO

**Chris
Moe**

\$Billion+ financing experience plus decades of financial leadership at Citicorp, Vectrix, etc.



CMO

**Jason
Johnson**

Growth-driven marketing leader with a proven track record of scaling 50+ global brands to 200M+ customers.



CTO

**Cameron
Slabosz**

Co-founded Nimble, a fintech scaling to 30K monthly loans, \$55M revenue, and Cannes Lions-winning ad campaigns.

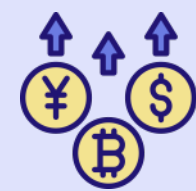


Growing faster than the industry with improving unit economics

Year	Volume (\$M)	Avg. Rate	Revenue (\$K)	OpEx (\$K)	Operating Loss (\$K)
2022	132	5.34%	2,948	13,392	(10,445)
2023	144	6.82%	3,794	13,728	(9,934)
2024	199	6.73%	5,030	14,396	(9,366)

Why Now

The tech is ready. The timing is right.
 The heavy lifting is done — and the path to scale is clear.



Crypto-Backed equity product

- Highly scalable fractional equity alternative, not tied to rates



Supply Shift

- Housing availability is stabilizing after years of imbalance



Digital Demand

- A new wave of buyers expects fast, online experiences



Scaling

- Beeline is live, operational, and scaling rapidly



We Outpace the Industry

- Beeline growth exceeds overall mortgage market trends



Skin in the Game

- Founder-led team with deep commitment and past wins

Let's give today's borrowers a better path to homeownership.

Join us in transforming the way homeowners and investors finance their future.

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makeabeeline.com

linkedin.com/company/makeabeeline

BEEELINE

