



# Real Estate Marketplace. For Everyone.

Zeehaus is a new, unique equity sharing marketplace that connects people looking to buy, sell and invest in real estate by combining trusts with Blockchain to fractionalize equity. We bring homebuyers and home sellers together, with investors, to facilitate a transaction. Through a digitized process leveraging Blockchain, homebuyers connect with investors to lower the cost of buying and monthly housing payments. Homeowners are eligible to receive up to 20% of property appraised value. Minimum owner equity retained can be as low as 10% after the investor cash payment.



At Zeehaus, we provide a transparent, secure and fair platform that flows with today's digital lifestyle to transform real estate – and be the real estate platform for everyone.

## Equity Sharing and its Benefits

Equity sharing offers a new way for buyers and investors to co-own property. The investor is able to diversify for as little as 1 percent of the property for as many properties as desired. The investor is also able to offer fractional property ownership for sale and exit the investment any time, even when other co-owners still have their ownership stake.



## How Does Equity Sharing Work?

- With fractional ownership starting at 1 percent, investors receive cash flow and appreciation at a lower cost of entry, while helping lower the housing costs for the buyer.
- Investors are placed under a Trust Agreement where their name isn't on the property deed or title.
- The owner pays the investor monthly rent plus a fraction of the household expenses.
- All owners sign an Equity Sharing Agreement, detailing all rights and responsibilities over a 5- to 7-year term.

## Security is Top of Mind!

Security is a top concern – and here's what makes Zeehaus different: we leverage Blockchain's networks and security to reduce fraud, while innovative technologies and responsive support assist with property data, purchasing, funding, selling, 1031-exchange and mortgage financing. Cost and time to transfer real estate ownership are significantly reduced as ownership is changed on Blockchain and under Trust Agreement. The technology is revolutionary because it can eliminate friction from digital exchange. The platform is automated and secure, providing buyers, investors and homeowners key information and technology to lower the real estate transaction cost and increase liquidity. Effective advertising can be achieved without sacrificing data privacy, as advertisers can leverage anonymous emails to promote to homebuyers and sellers through trust and identity established on Blockchain.





# Who We Serve: Homebuyers, Investors and Homeowners

## Investors

- **Their Role:** Future Purchase is another way to share equity with homeowners, in which investors provide cash to existing homeowner, in exchange for agreeing to purchase the property, in 7 to 10 years, at a risk-adjusted discount in today's value.
- **What to Know:** With Future Purchase, investors can utilize homeowner's mortgage and get leveraged return, typically 3x to 5x of invested money. Sell contract to anyone is based on appraised value, by exchanging the ownership on blockchain, as price of 'future contract' changes based on property value.
- **Benefits:** Reduced risk across multiple properties, increased returns, lower cost of entry, no maintenance as homebuyer fully own property as-well as liquidity since contract can be sold to anyone at anytime.

## Homebuyers

- **Their Role:** They are co-owners and sole occupants of property.
- **What to Know:** Homeowners purchase the property with investors in our equity sharing ownership model. The buyer applies for funding and becomes the sole owner occupant and the only person with the occupancy right. The homebuyer pays the investor rent, as well as a monthly service fee to the marketplace.
- **Benefits:** Lower monthly payments and cost of entry, no unnecessary costs, eligibility to refinance to a traditional mortgage in three years, an established payment history, and no underwater mortgage resulting in a lower default.

## Homeowners

- **Their Role:** Homeowner sells fractional ownership to investor, who acquires a share of future appreciation by agreeing to give homeowner cash now.
- **What to Know:** Tap into the equity for existing homeowners looking for ways to get cash out or to diversify. Homeowners exchange home's fractional equity for cash by selling a share of home, while investor receives a share of home's future appreciation, through a contract for 'future purchase'. Buy back the contract before end of terms.
- **Benefits:** Retain full ownership, with existing mortgage and full deductions with mortgage interest and property tax. Diversify by sharing future property gain or loss.

### WHY IS EQUITY SHARING THE BEST

	Equity sharing	Private fund	REIT
<b>Appreciation</b>	Yes	None	None
<b>Closing fees</b>	No fee	Many broker fees	Op. expenses & hidden fees
<b>Transparency</b>	Fully transparent	Often unknown	Often unknown
<b>Eligibility</b>	Every investor	Typically high net-worth	Typically high net-worth
<b>1031-exchange</b>	Eligible for 1031-exchange	Not eligible	Not eligible
<b>Liquidity/trading</b>	Low cost fractional exchange	Not liquid	Not liquid, except "Public REIT"
<b>Tax treatment</b>	Value increase taxed as cap. gain	Ordinary income	Ordinary income