



# Landis

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

Confidential. Do Not Distribute.

## Our mission

To build the most **innovative** and **compassionate** company in the world, guiding people on their **unique path to homeownership**

Tens of millions of Americans would like to buy a home but need our help to get ready for homeownership



Improve  
Credit



Build Up  
Down Payment



Decrease  
Debt-to-Income



We enable homeownership by approving a client, buying the home they choose, renting it to them and selling it to them at a pre-determined price



Our coaching is tailored to clients' needs

We help our clients get ready to buy a house



Credit  
Score



Down  
Payment



Unique Income  
Situation



Bankruptcy or  
Foreclosure

***We win when they reach homeownership!***

# Case Study: We helped a single mother who needed more savings, a higher credit score and lower debt-to-income become a homeowner



Agent (left), client (center) and her daughter (right)

Overview	
<b>Marital / Family Status</b>	Single mother with one child
<b>Yearly Income</b>	[REDACTED]
<b>Pre-Qualification Amount</b>	[REDACTED]

Client Progress		
	Beginning of Program	End of Program
<b>Credit Score</b>	[REDACTED]	[REDACTED]
<b>Down Payment</b>	[REDACTED]	[REDACTED]
<b>Debt-to-Income</b>	[REDACTED]	[REDACTED]

# We support our clients on their own unique path to homeownership

## 1st Time Home Buyers

- Our clients are low-to-moderate income Americans who have been stymied on their path to homeownership
- Most of our clients need to work on credit or down payment to fulfill their dreams

## Client Underwriting

- We have built technology to automate parts of the client underwriting process
- We underwrite each client based on their unique circumstances with the goal of helping as many clients as possible
- Our algorithms give us their most viable path to mortgage-readiness

## Property Selection

- Once approved, clients tour properties with partner agents on the ground
- We buy the home they pick; they move in as a renter

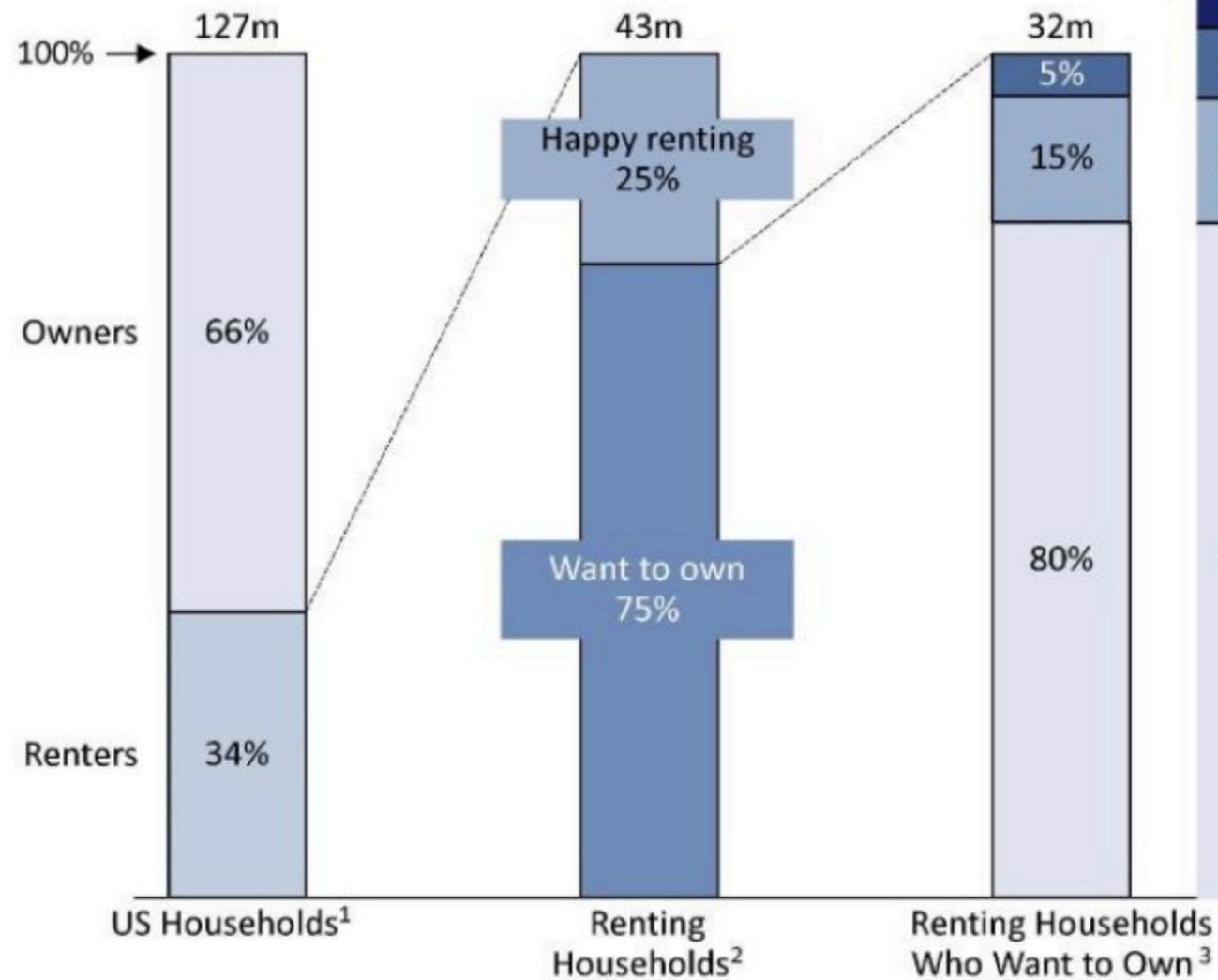
## Coaching

- We hold monthly video calls with our clients to prepare them for homeownership
- We tailor our program for each of our clients' individual needs (credit, down payment, debt management, etc.)

## Client Success

- Client conversion to homeownership is our goal; their success is our success
- Once homeowners, our clients save a significant amount (mortgage and property taxes vs. rent), have predictability of monthly expenses, build up equity and, hopefully, intergenerational wealth

# Aspiring homeowners are a massive addressable market of 30 million households



Household Segment	Size	Avg. Revenue	Market Size
First time homebuyers this year	1.6M	[REDACTED]	[REDACTED]
Eligible for Landis Program	4.8M	[REDACTED]	[REDACTED]
Future eligible	25.6M	[REDACTED]	[REDACTED]

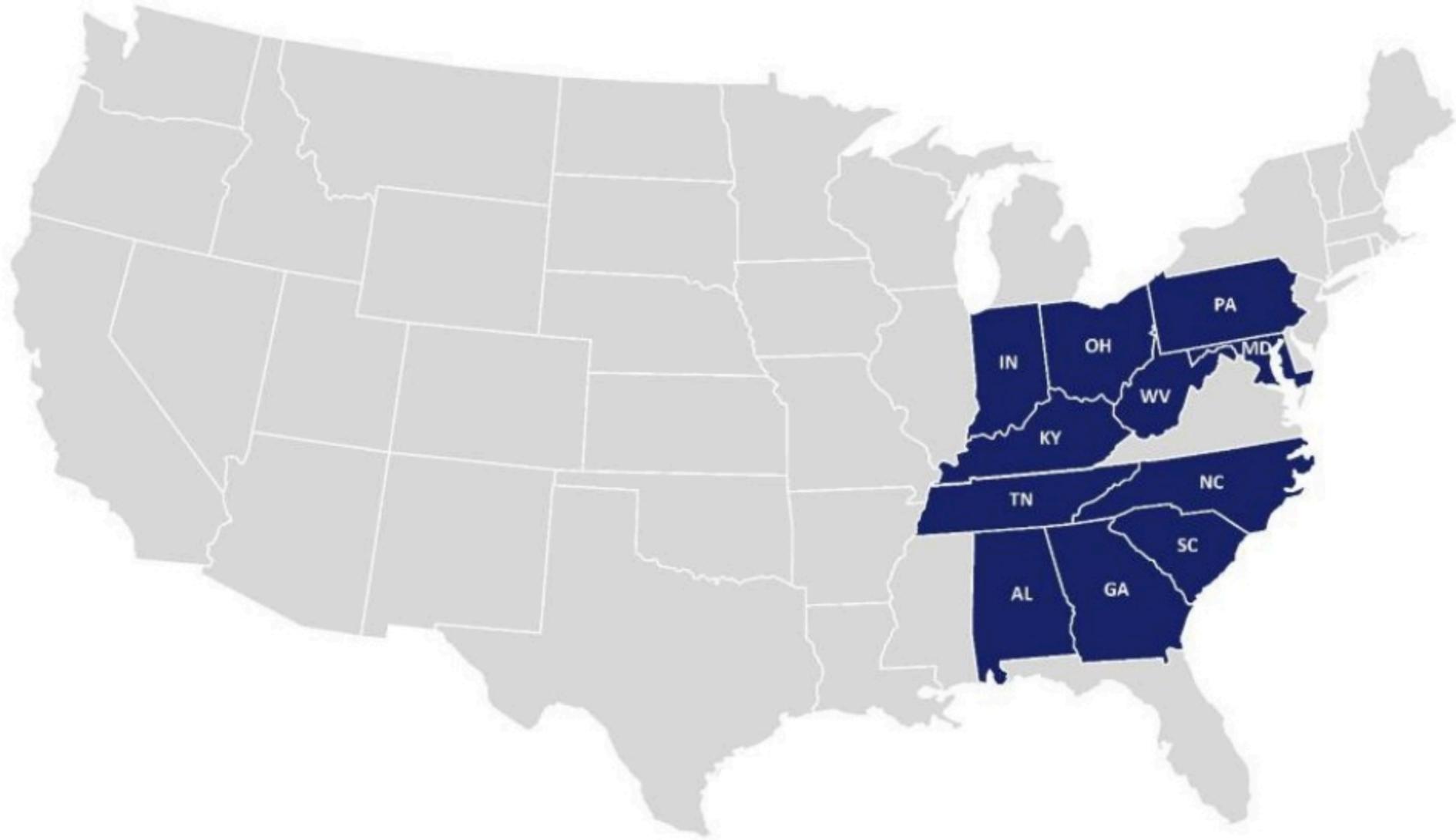
Total:  
[REDACTED]

(1) National Multifamily Housing Council

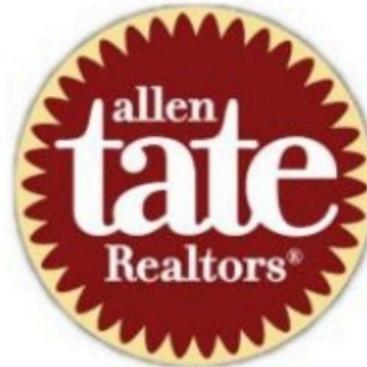
(2) Pew Research

(3) Landis data

We operate in 11 states now and plan to be national



We are the central hub of trusted partners that refer more clients every day



We buy high quality, affordable properties for our clients



\$224,000 home



\$115,000 home



\$176,900 home

We help low-to-moderate income Americans create wealth

Homeownership was recently cited at the  
**“#1 creator of personal wealth in the U.S.”**

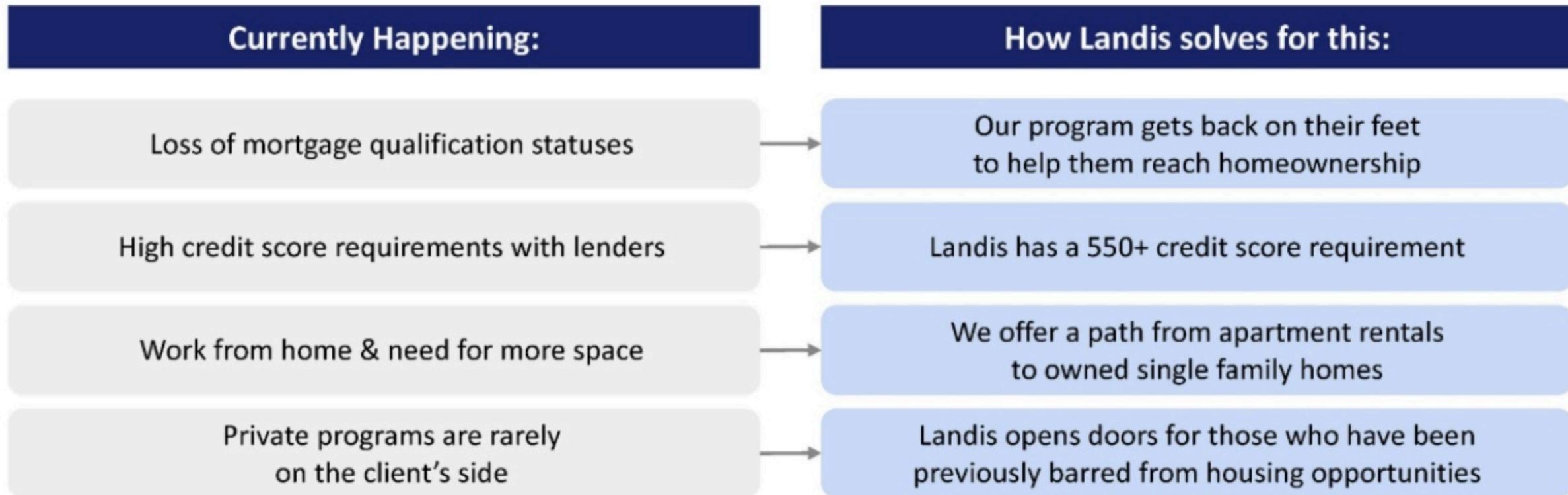
*-The Economist, Jan 2020*

**Landis is helping low-to-moderate income households in the U.S.**

*Our clients' median income is \$44,000*

# Our impact specifically helps Americans in the current environment

## Socio-economic impacts of the COVID-19 pandemic and other current events:



# Our clients love our value proposition and have been telling the world about us; we even have real estate agents who buy their properties with us!



A day ago

## HIGHLY RECOMMEND LANDIS!

My experience with Landis has been nothing but exceptional. Working with Lindsey has been a very rewarding experience for me. I highly recommend Landis if you have dreams of wanting to own a home, but are not quite ready to buy, due to situations that may have occurred in your life. What I like about Landis is that they understand that situations happen and they do everything they can possibly to make your future dreams of home ownership come true. I never would have thought that I would be living in a beautiful house, thanks to Landis. Lindsey and my Realtor were always very helpful in the process to answer any questions that I had. I will say I was a bit nervous at the beginning of the process, but I am so glad that I found Landis. Landis is a real company that is helping people to be a part of their home ownership program. Lindsey, Andrea and the Landis Team are like my family. Lindsey is very caring, kind and she takes great pride in helping her customers to get into the home of their dreams. If you are looking for a great company who offers a rewarding home ownership program, works with you to get a mortgage, has great relationships with their customers and always put their customers first, then Landis should be your top choice!!



✓ Verified

Dec 1, 2019

## Love Landis!

Landis is amazing! They're helping me buy the home I've always wanted. They are incredible to work with and turned what has previously been a very stressful process into something super exciting and positive. I love working with them and only wish I'd found them sooner!



Sep 19, 2019

## Novel concept, unbelievable execution.

These amazing folks came out of nowhere, recommended by the management company for our home. Landis bought the home we rent because ours was suddenly put up for sale and we weren't able to secure a mortgage. Bad credit happens. Now, they're helping get us into the next phase, homeownership. These guys are communicative and incredibly helpful any time of day. It's a pleasure to work with these people, and this outstanding company they've started.

# Client photos



Anthony, Maci, Dorian and Dorisa in their home



Roxanne in her home