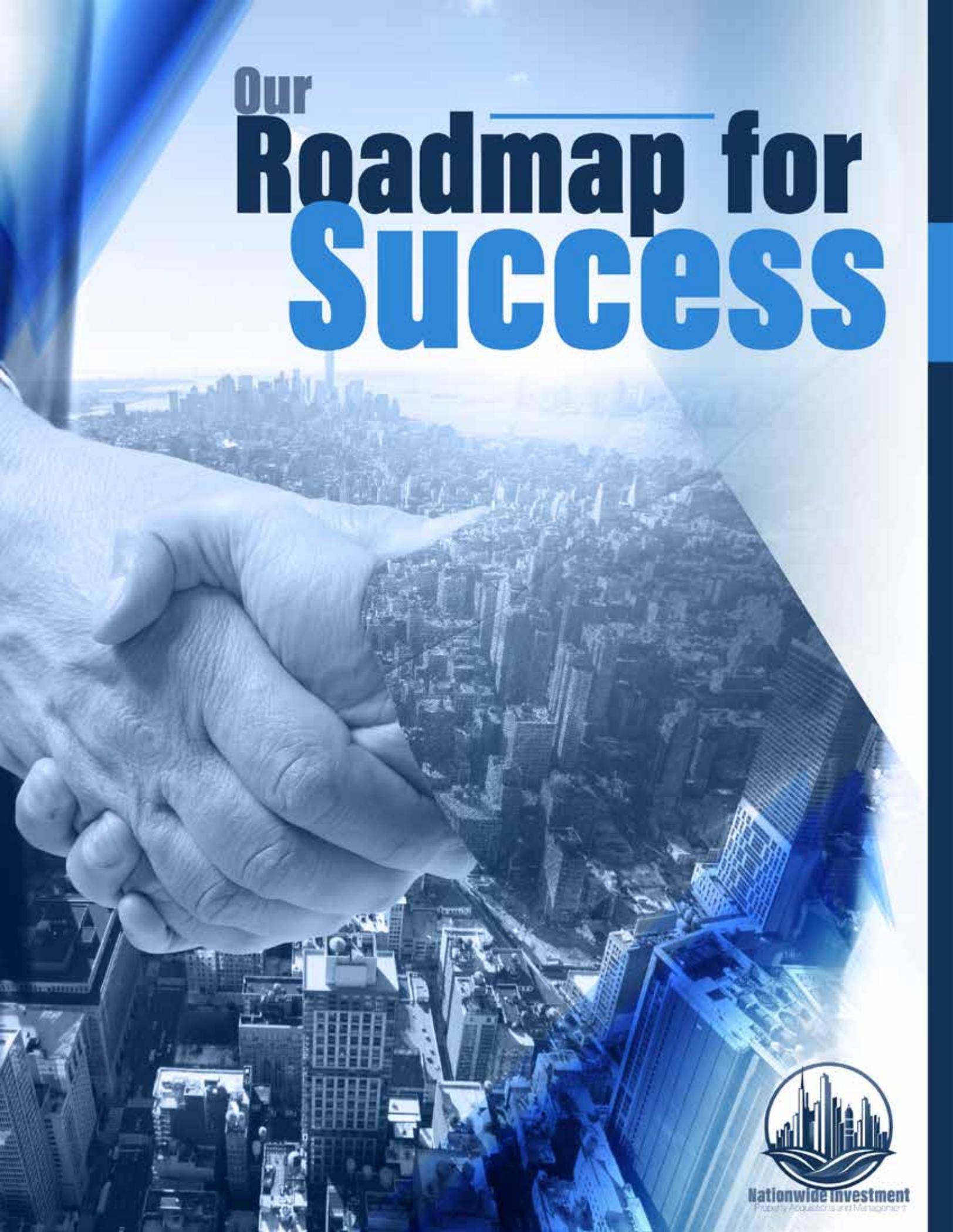


Our Roadmap for Success



Nationwide Investment
Property Acquisition and Management

Table of Contents



Nationwide Investment
Property Acquisitions and Management

<i>Introduction</i>	1
<i>Principal Owner Bio</i>	2
<i>Our Business Model</i>	3
<i>Our Team</i>	4
<i>What We Do</i>	5-6
<i>Our Roadmap for Success</i>	7-8
<i>Areas of Operation</i>	9
<i>Financial Assumptions</i>	10-13
<i>SWOT Analysis</i>	14-15
<i>Our History</i>	16-17
<i>Competition Analysis</i>	18
<i>Demand Aspects</i>	19-20
<i>Technology Implementation</i>	21-22
<i>Doing Business with Us</i>	23

Introduction

Hello, my name is Kaylin Payne and I am the founder and principal owner of Nationwide Investment LLC, hereafter referred to as NWI throughout this presentation. My Team and I have custom written and designed this document and titled it "Our Roadmap for Success" to introduce who we are to others we seek to do business with.

This presentation has not been designed as a full business plan however I am confident that you will find it informative and stimulating. I am seeking to build mutually beneficial relationships with other individuals, businesses, brands and corporations to expand my operations in Tennessee and beyond. We have designed this document to evolve through addendum(s) being added as we evolve.

People who know my dad say "Kaylin is her father's daughter" and I am very proud of this fact because my father did, and still does, coach me on my investment strategies. He has encouraged me to expand and this presentation is the foundational jumping off point for that expansion.

I welcome you reply communication and thank you for taking the time to read this presentation. Please feel free to selectively share it with others you feel may have an interest.

Respectfully,

Kaylin Payne
Principal Owner
C: 901-786-3344
E: kpayne@nationwideinvestmentllc.com

Principal Owner Bio

My name is Kaylin Payne and I am an entrepreneur and real-estate investor who lives and works in Memphis Tennessee. I am a young professional woman of color and I have a passion for helping improve the communities my company serves.

Having been coached by my father, a seasoned real-estate investor, property asset manager with a background in mortgage finance, I have successfully flipped 50 residential properties and I currently manage 15 residential properties now.

I will be graduating from the University of Memphis in the fall of 2023. I am also studying now for my real-estate license and I continue to build my real-estate portfolio. I am single, never married and I do not have any children.

I have great communication skills and I continue to grow my applicable business acumen daily. There is a lot more to tell so if you have any specific questions please feel free to ask me anytime!



Our Business Model

This business model is shown to visually convey the various elements of our operations. Nationwide Investment LLC, hereafter referred to as NWI throughout this presentation, has developed relationships that empower us to do our work efficiently and within the predetermined budget we establish.



Our Team

I am very proud to have developed long term business relationships with other professionals as this allows me to maintain a small in-house Team to ensure my payroll responsibilities are low. This ensures a higher profitability margin on both rental income and profit from the sale of property.



Outside of the greater Memphis Tennessee area I rely on referrals from known business associates and existing Team members whenever possible. This allows NWI to build off of the solid foundation we have already established. Our ability to quickly identify resources, as needed, also helps us streamline the ultimate goals for each property individually.

What We Do

NWI's primary focus is in the purchasing and rental of single family and multi-family homes. Our intention is to build up our portfolio of properties that generate monthly revenue for NWI and our Investors. Simply put we buy property at a lower than market value rate (in most cases), enhance and remodel those properties as needed and then place them into the low income rental market for immediate rental.

NWI is an established HUD and local housing authority rental resource so as we grow we will be able to secure guaranteed rental income through Section 8 housing as a preferred partner.

In short, low income housing rentals are the current primary focus for NWI and is likely to remain so.

What We Do

NWI's secondary focus points are in the following areas:

- **Single family home purchases and flips for resale.**
- **Small to medium commercial property purchases and rentals.**
- **Small to medium commercial property flips for resale.**

NWI takes full advantage of new opportunities that become available and we plan to expand our efforts in the above listed areas. NWI not only provides low income rental opportunities we also seek to benefit small local businesses whenever possible.

Our Roadmap for Success

NWI has developed our own IP (intellectual property) to ensure our longterm success and there are five primary elements to this roadmap we have created and are now implementing which are:

1 Attracting private Investors to provide the necessary financial resources to grow our portfolio of rental properties as well as to purchase and flip for resale other residential and commercial properties. These PEP's (private equity partners) will share in our long term success for mutual financial benefit.

The implementation of specific strategies to generate longterm wealth through opening and leveraging a wealth management and money market accounts with one or more banking institutions . This will enable to secure additional credit lines and other financial resources for our growth.

2

3 Expanding our base of operations into other geographic locations in relatively close proximity to Memphis Tennessee.

Expand our cooperative relationships with other housing authorities in different communities taking advantage of guaranteed rental income for low income residents. This is done under HUD initiatives nationally.

4

5 Expand our financial partnerships with individual investors who will provide financial resources on a "per property" basis.

Our Roadmap for Success

In addition NWI has already started the following three initiatives that we will be expanding upon aggressively as we grow and they are:

1 Build longterm relationships with national companies like Realtor, Open Door, We Buy Ugly Houses, Zillow and other similar businesses who will operate as a conduit funnel for new real-estate acquisitions and rentals.

Build intimately personal relationships with Realtors and Brokers within the communities NWI has a footprint and benefit from their referrals while being a resource for them as well. **2**

3 Build relationships with Attorney's who specialize in closings, title searches and other legalities within the real-estate industry and work with them for mutual benefit.

Our current network of relationships allow NWI to take advantage of new opportunities faster and this is very important within a competitive real-estate market. Since our focus is on low income rentals NWI has an edge we plan to capitalize on.

Areas of Operation

Right now NWI operates within the greater Memphis Tennessee area however we would like to expand into the following areas over the next 5 years because the demand for low income housing is very high.

1. Houston and Dallas/Fort Worth TX



2. Little Rock AR



3. Mississippi



4. Louisiana



5. Alabama



For the next 12-24 months NWI will primarily focus on Tennessee while exploring these other areas organically.

Financial Assumptions



Once again my Team and I are intentionally straying away from conventionali-ty and have chosen to create a “much more realistic” approach to forecasting our financial future. As you may agree it is impossible for us to substantiate a finite set of financial projections based on a standard spreadsheet and as a result we have created our own methodology.

On the next several pages you will see a “range of potentiality” that showcas-es a three tier system where we show figures that are within a realistic range NWI believe it will be within. We believe this is very important because it posi-tions us to avoid over promising and under delivering as the range of potential is more realistic for NWI to fall within. The potential also exists for us to do much better than what is being shown however you can be the judge for your-self.

Since there is no way for us to be accurate on a finite set of financial projections we believe our methodology will be seen as both logical and realistic by the type of people we want to attract.

Financial Assumptions

2024 through 2025 Income

Revenue	@ 100% Capacity	@ 80% Capacity	@ 70% Capacity	@ 60% Capacity
Single Family Rent	\$1,200,000.00	\$960,000.00	\$840,000.00	\$720,000.00
Multi-Family Rent	\$1,000,000.00	\$800,000.00	\$700,000.00	\$600,000.00
Residential Flips	\$400,000.00	\$320,000.00	\$280,000.00	\$240,000.00
TOTALS	\$2,600,000.00	\$2,080,000.00	\$1,820,000.00	\$1,560,000.00

2025 through 2026 Income

Revenue	@ 100% Capacity	@ 80% Capacity	@ 70% Capacity	@ 60% Capacity
Single Family Rent	\$2,000,000.00	\$1,600,000.00	\$1,400,000.00	\$1,200,000.00
Multi-Family Rent	\$1,500,000.00	\$1,200,000.00	\$1,050,000.00	\$900,000.00
Residential Flips	\$750,000.00	\$600,000.00	\$525,000.00	\$450,000.00
Commercial Rent	\$300,000.00	\$240,000.00	\$210,000.00	\$180,000.00
TOTALS	\$4,550,000.00	\$3,640,000.00	\$3,185,000.00	\$2,730,000.00

It is "VERY IMPORTANT" that the Readers acknowledge that the above financial range of projections are:

- A** Based on income without the deduction of soft costs to acquire where mortgage payments will be shown in expenditures.
- B** That NWI will strive to exceed these figures.
- C** Investor funds will be used to acquire properties that produce income for NWI.

Financial Assumptions

Expenditures 2024 through 2025

Expense Type	@ Highest	@ Moderate	@ Lowest
Mortgage Payments	25%	24%	22%
Maintenance	8%	7%	6%
Insurance	9%	8%	7%
Management	8%	7%	6%
Investors	25%	24%	23%

Expenditures 2025 through 2026

Expense Type	@ Highest	@ Moderate	@ Lowest
Mortgage Payments	18%	17%	16%
Maintenance	7%	6%	5%
Insurance	8%	7%	6%
Management	6%	5%	4%
Investors	25%	24%	23%

NWI has chosen to show % instead of actual numbers because our intent is to control costs by calculating overhead prior to acquisition.

Financial Assumptions

2024 through 2025 Pre-tax, Post Expenditure Profit

Expense %	@ 100% PT/PE	@ 80% PT/PE	@ 70% PT/PE	@ 60% PT/PE
High Expenses	\$650,000.00	\$520,000.00	\$455,000.00	\$390,000.00
Moderate Expenses	\$780,000.00	\$624,000.00	\$546,000.00	\$468,000.00
Low Expenses	\$936,000.00	\$748,800.00	\$655,200.00	\$561,600.00

2025 through 2026 Pre-tax, Post Expenditure Profit

Expense %	@ 100% PT/PE	@ 80% PT/PE	@ 70% PT/PE	@ 60% PT/PE
High Expenses	\$1,638,000.00	\$1,310,400.00	\$1,146,600.00	\$982,800.00
Moderate Expenses	\$1,865,500.00	\$1,492,400.00	\$1,305,850.00	\$1,119,300.00
Low Expenses	\$2,093,000.00	\$1,674,400.00	\$1,465,100.00	\$1,255,800.00

Basically NWI took the % of income projected and deducted the expense range for each tier and arrived at a pre-tax, post expenditure profit expectation. This allows us to showcase a range of potentiality instead of settling for a finite set of figures that could never be substantiated in advance.

SWOT Analysis

STRENGTHS

Advanced knowledge and expertise in the industry.

The ability to finance purchases with good credit.

The demand for low income housing is high.

Our ability to partner with HUD and local housing authorities for guaranteed rental income.

WEAKNESSES

Our need to raise capital to expand.

The higher interest rates that may apply.

Local governmental policy changes, rezoning or other issues.

Catastrophic natural or man made disasters beyond our control.

OPPORTUNITIES

THREATS

These are the primary strengths, weaknesses, opportunities and threats that NWI acknowledge.

SWOT Analysis

NWI will amplify our “Strengths” by continuing to build relationships that allow us to expand our portfolio of properties while increasing our credit lines and access to economical capital.

NWI will actively mitigate our “Weaknesses” by building AAA credit allowing us to lower our cost for capital while increasing our access to new sources of credit and financing.

NWI will seek to explore new “Opportunities” in geographic areas with a high demand for low income housing and establish ourselves as a pillar in those communities.

NWI will work to decrease all applicable “Threats” by partnering with our Residents and local agencies and entities to keep our plans of action up to date in the event of any problem.

We will be happy to elaborate our intimate strategies upon request.

Our History

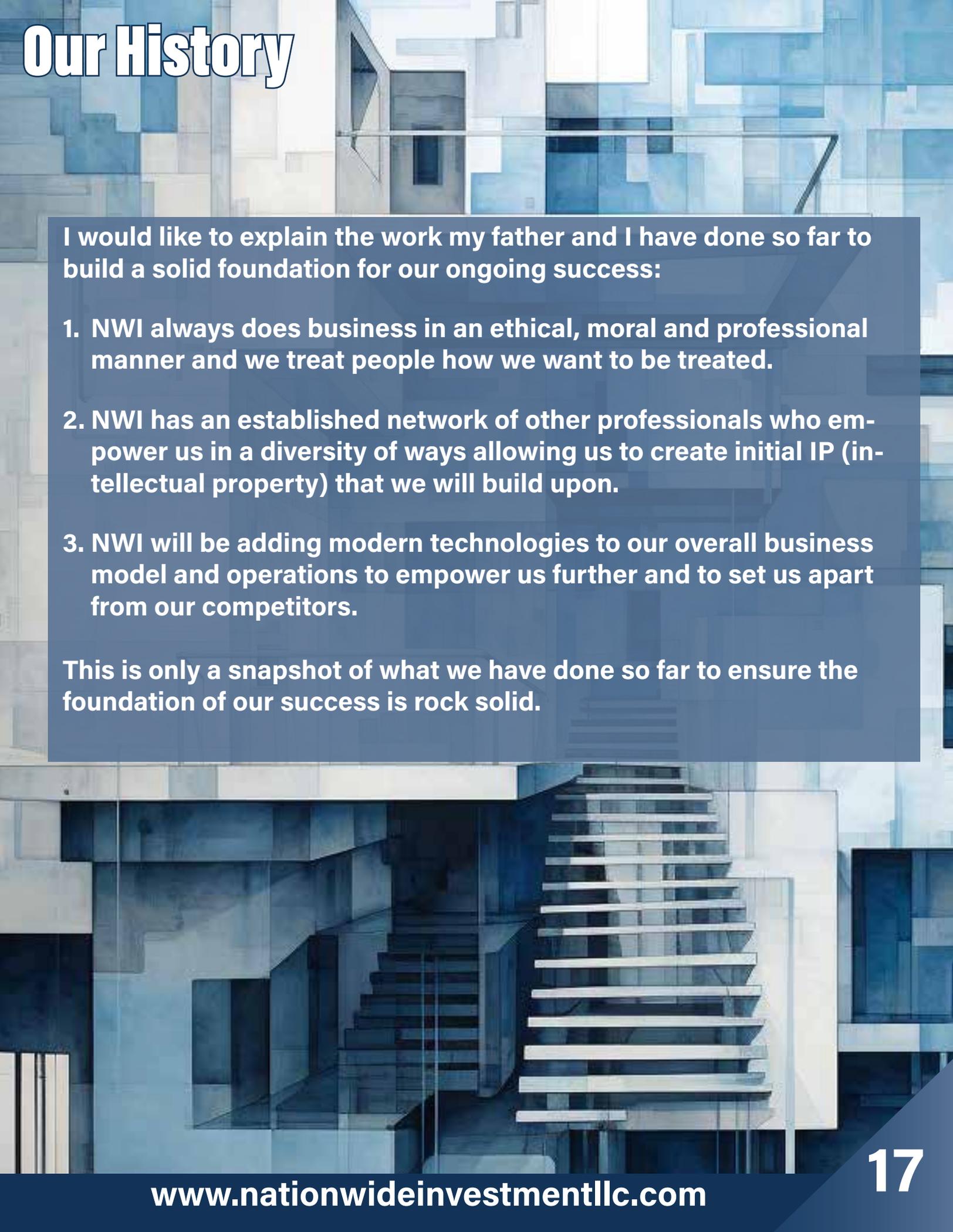
NWI was formed by my father, Marcus Payne and myself as a real-estate investment company focusing on the greater Memphis Tennessee area. We started NWI to flip residential properties and to rehab homes for low income families.

My father and I have built an incredible reputation for NWI and we are now a preferred HUD partner working with the local housing authorities in the communities where we have a footprint.

Now we seek to expand NWI's investment initiatives and build a larger portfolio of single family and multi-family properties. Additionally we will be acquiring commercial properties and flip some for a profit and keep others to add to our portfolio of properties under management.

Our story is just now starting to evolve into new chapters and we could not be more excited!

Our History

The background of the slide is a photograph of a modern building's interior. It features a prominent staircase with light-colored steps and a glass railing. The architecture is characterized by clean lines, concrete walls, and large glass panels, all with a blue color cast. The lighting is bright, creating a sense of openness and modernity.

I would like to explain the work my father and I have done so far to build a solid foundation for our ongoing success:

- 1. NWI always does business in an ethical, moral and professional manner and we treat people how we want to be treated.**
- 2. NWI has an established network of other professionals who empower us in a diversity of ways allowing us to create initial IP (intellectual property) that we will build upon.**
- 3. NWI will be adding modern technologies to our overall business model and operations to empower us further and to set us apart from our competitors.**

This is only a snapshot of what we have done so far to ensure the foundation of our success is rock solid.

Competition Analysis

Yes! NWI has competition!

This is not a secret and we do not claim to have any secret knowledge that will allow us to out perform our competition. That being said we believe that these three facts empower us to drastically decrease the otherwise negative impact of too much competition in any market:

1. NWI's primary focus is on low income rentals and expanding into economical commercial space leases. Most of the well established competitors are focused on other priorities.

2. NWI's established relationships and how we nurture and manage them give us an edge because people "LOVE" working with us. As a result they are more accommodating and responsive to use in every way possible giving NWI a slight advantage.

3. The fact that the demand for low income housing and even low lease commercial property is high anyone competing with NWI in these areas have a full plate and are not a threat to us in any way.

Simply put NWI formally acknowledges that there is competition in what we do however its how we treat our business associates, partners, investors and residents that give us the ability to compete.

Demand Aspects

Low income individuals and families, as well as those depending upon local, state and/or federal government subsidies have been driven out of affordable housing options. No matter how small we are to start or how large we become as we expand NWI is meeting a demand that is incredibly huge in almost every community nationwide.

The demand all but eliminates the problems with increased competition because there is more than enough need for others to fill.

Quality low income housing solutions are needed desperately and NWI seeks to meet as much of this demand as possible.

Local, city, county, state and even federal agencies have programs to empower companies like NWI and we have already identified some of these. NWI will seek to obtain economic development resources as well as discretionary funds to quickly grow our portfolio of low income rental properties in a number of different locations.

Demand Aspects

Many small to medium sized businesses in America have been priced out of higher end retail and commercial warehouse and manufacturing spaces. The demand for economical, yet good quality, commercial spaces are also in huge demand. The economy, be it good or bad, always needs more accessible commercial space for retailers and other small to medium sized businesses.

NWI will expand our operations to include acquiring and leasing out quality commercial spaces that are both affordable and in good locations. This will provide solutions and options for small to medium sized businesses we lease to.

Technology Implementation

NWI is very excited for our new mobile app and website platform currently under development. The new NWI app will have a website that operates seamlessly with it. Our app and website will give our Users the ability to:



- Pay their rent on any commercial or residential property we own and/or manage.
- Search available commercial and residential properties we have available for rent.
- Apply to rent one of our properties.
- Search the local areas for other businesses.
- Receive discounts from our partners.
- Contact NWI anytime day or night.

We will evolve this platform and eventually incorporate other elements and functionality through API (application programming interface).

Technology Implementation



Save Now:

NWI is working to form cooperative partnership agreements with local businesses who will give our User discounts only available through the NWI app and website platform.



Community:

We are adding a wide range of available community services that will be available that many are not aware of.



Resources:

NWI will create a forum allowing us to add information that our Users may benefit from, again not easily accessed or known about generally.

This app and website are in development now and NWI will have an asset because the software, database and UI/UX are all completely customized just for us. We are also considering white labeling this platform for others to use for their own brand.

Doing Business with Us



Nationwide Investment
Property Acquisitions and Management

I would like to personally thank you for taking the time to read NWI's "Roadmap for Success" presentation and please feel free to share this document with anyone you feel may benefit from it or have an interest in doing business with my company and I. I have outlined my intentions and capabilities herein and look forward to the opportunity to answer any questions as well as elaborate upon anything I have stated.

This presentation is designed to evolve through addendum(s) being added and my website provides additional information that I keep updated regularly. I may provide additional documents and information upon request selectively and I am excited about doing business with others for mutual benefit.

Have an incredible day!



Kaylin Payne
Nationwide Investment LLC
kpayne@nationwideinvestmentllc.com