

New York | Seattle | Denver | Nashville | Louisville



AXYLYUM CHARTER

R E T A I L P R E S E N T A T I O N

Q1 2022

HOW IT WORKS

FOR EXAMPLE:



\$500,000

Loan That You
Have To Sell...

85%

\$425,000



15%

Loss Per Loan

\$75,000

Loss Per Loan

AXYLYUM CHARTER



THE FUTURE OF LENDING



\$500,000 loan = \$500,000 to lender in event of default



If Lender finances – lender makes interest on this



This means average financed engagement product, financed at **10%** would net lender **\$501,000**



Lender is making money on every non-defaulted loan

PRODUCT BENEFITS



USING AXY WRAP™ WILL DELIVER THE FOLLOWING BENEFITS TO THE LENDER:

PRODUCT BENEFITS



BENEFIT No.1

INCREASE CORE FOCUS ON LENDING

AXY Wrap™ allows our lenders to focus on lending, not defaults

PRODUCT BENEFITS



BENEFIT No.2

INCREASE INCOME FROM LARGER CREDIT FACILITY

AXY Wrap™ allows middle markets to increase lending facilities by removing default risk

PRODUCT BENEFITS



BENEFIT No.3

INCREASES LINE LIQUIDITY

Axylyum Charter allows the exercise of
AXY Wrap™ in as little as 30 days of default

PRODUCT BENEFITS



BENEFIT No.4

ALLOWS BORROWER TO KEEP RELATIONSHIP

Borrower will not come back to the Lender after **Lender** starts foreclosure.

When default is transferred – relationship is saved.

Net gain of 3-4 borrowers per year.

PRODUCT BENEFITS



BENEFIT No.5

NO COST TO LENDER

AXY Wrap™ is fully paid for by borrowers at closing

PRODUCT BENEFITS



BENEFIT No.6

SHIFT DEFAULT EXPOSURE

AXY Wrap™ shifts default exposure to Axylyum Charter with immediate payment to our Lender Partner