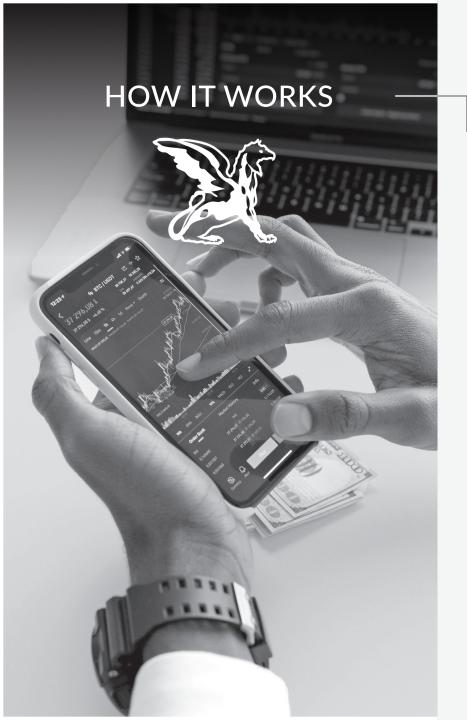
New York | Seattle | Denver | Nashville | Louisville



AXYLYUM CHARTER RETAIL PRESENTATION

Q1 2022



FOR EXAMPLE:





THE FUTURE OF LENDING



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



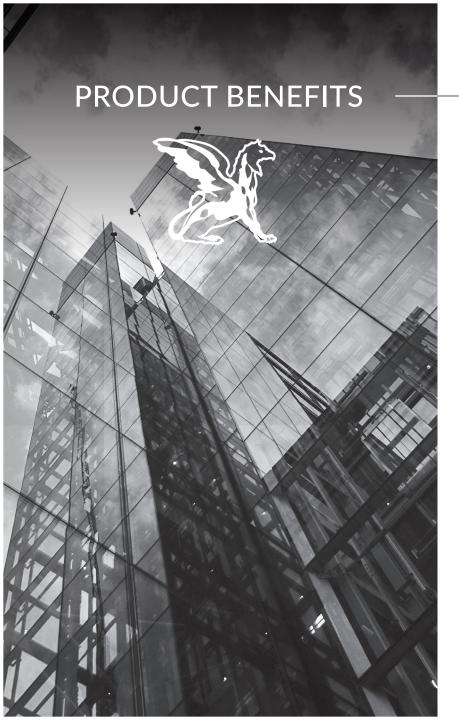
If Lender finances – lender makes interest on this



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



Lender is making money on every non-defaulted loan



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



INCREASE CORE FOCUS ON LENDING

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



INCREASE INCOME FROM LARGER CREDIT FACILITY

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



INCREASES LINE LIQUIDITY

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



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.



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