



The first direct lender with an end-to-end mobile mortgage experience.



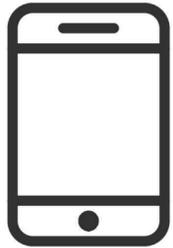
Think back to the last time you bought a house...

Getting a mortgage wasn't so easy, was it?

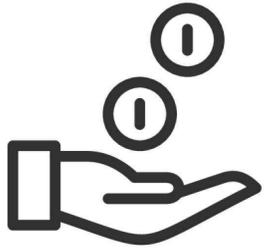
**Now, imagine that process done
entirely on your mobile device.**

No email chains, fax machines, or hold music. No need to leave your couch.

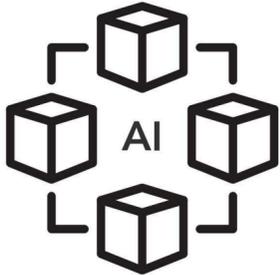
INTRODUCING BEE



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Mobile App Development

Mortgage Lending

AI & Blockchain Ecosystem



The first direct lender with an end-to-end mobile experience.

OUR TEAM

Meet the team behind Bee

Experience

13 years

of mortgage lending experience

8 years

working with blockchain technology

12 years

of real estate agent experience

6 years

of mobile app development experience

We've worked at

 TIAA Bank

 PHH[®]
MORTGAGE



 EverBank

 ADP[®]



OUR TEAM



Curtis Wood

Co-founder & CEO

Licensed Mortgage Loan Originator (NMLS 1308125)
Certified Blockchain Expert



Cynthia Wood

Co-founder & COO

Top 100 Women in Blockchain
Certified Blockchain Expert



Kristin Scheurer

Co-founder & CMO

Licensed Real Estate Agent
15+ Years Sales & Business Development



Munir Valiani

Co-founder & VP of Originations

Licensed Mortgage Loan Originator (NMLS 939488)
Certified Blockchain Expert



Matt Offers

Co-founder & VP of Product

Prior Blockchain Mortgage Experience
10 Years Product Management



Holly Davis

Co-founder & CTO

Certified Blockchain Expert
20+ Years IT Project Management



Mindy Barker

Interim CFO

Interim CFO/Financial Strategist
Author of Pitching to Win: Strategies for Success



Angie Luu

Lead Experience Designer

Product Design & User Research
Prior Consumer Lending Experience



Yuri Eliezer

Patent Attorney

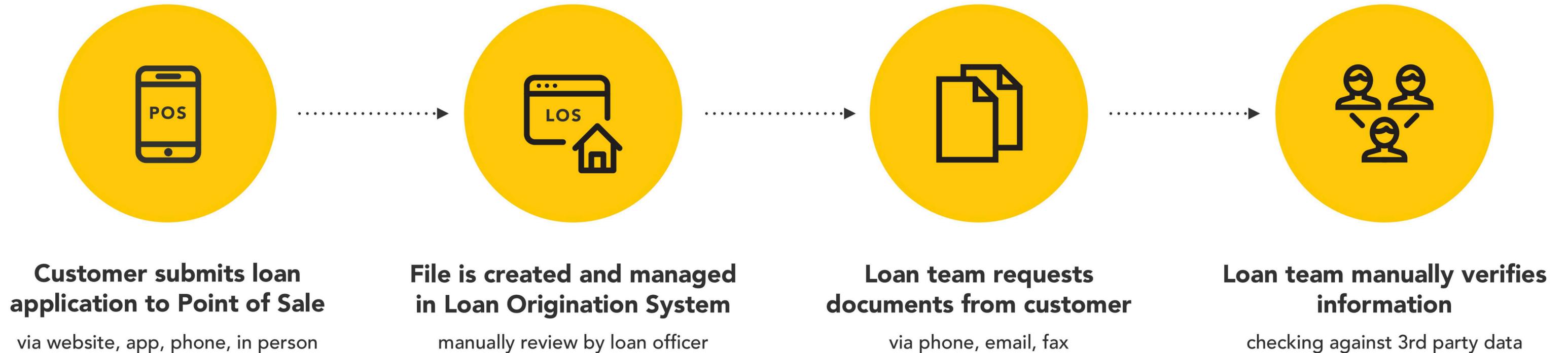
Founders Legal
Ranked Top 2.5% Super Patent Lawyer

...and our founding team has bootstrapped since March 2019.



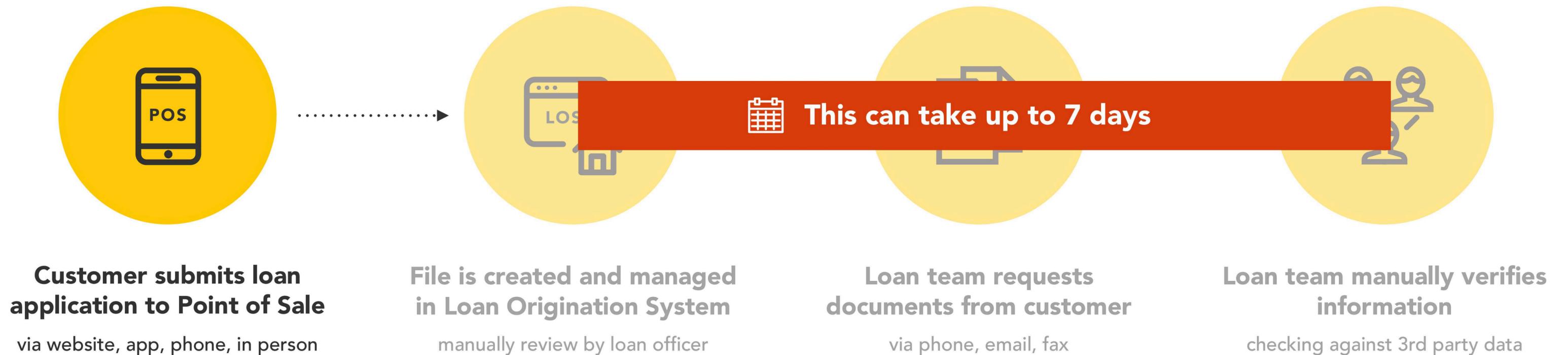
THE PROBLEM

Today's mortgage process is built upon outdated systems and rely on expensive intermediaries



THE PROBLEM

Bee eliminates the need for humans to manually collect and verify information



OUR SOLUTION

Automation allows Bee to validate and make decisions in an instant



OUR SOLUTION

Bee's patent pending technology will automate up to 70% of the credit approval process which means 3x production capacity



CREDIT APPROVAL PROCESS



OUR SOLUTION

Bee delivers a simpler, faster, personalized experience for the homebuyer



100% mobile experience

Everything from rate shopping through closing can be done from your couch



Answer simple questions

It feels like you're being guided through the process by an expert



We do the heavy lifting

Most borrowers won't have to scan in their paystubs or bank statements

Getting a mortgage will be as easy as filing your taxes with TurboTax



OUR SOLUTION

We've partnered with these companies to deliver our product



Florida Capital Bank

Mortgage Lead Customer & Tech Partner

\$5B federally chartered bank

Millennial Title

Investor & Integration Partner

Title company licensed in 15 states including Florida

FarShore

Development Partner

Custom software development firm



Molto Marketing

Marketing & Advertising Partner

Full service media production and marketing firm

Elphi

Automation Architects

MIT Sloan Alumni



OUR SOLUTION

Our top investors and advisors

Andrew Zankel

Investor & Advisor

Chairperson of the Technology Committee
of the NY State Land Title Association

dysr^{UP}tek

Pre-Seed Investor

Venture Capital Firm



OUR SOLUTION

Automation will change mortgage lending forever

100% mobile experience

Process is driven by the borrower, not the loan officer

Lower rates and payments for the borrower

Faster closing times

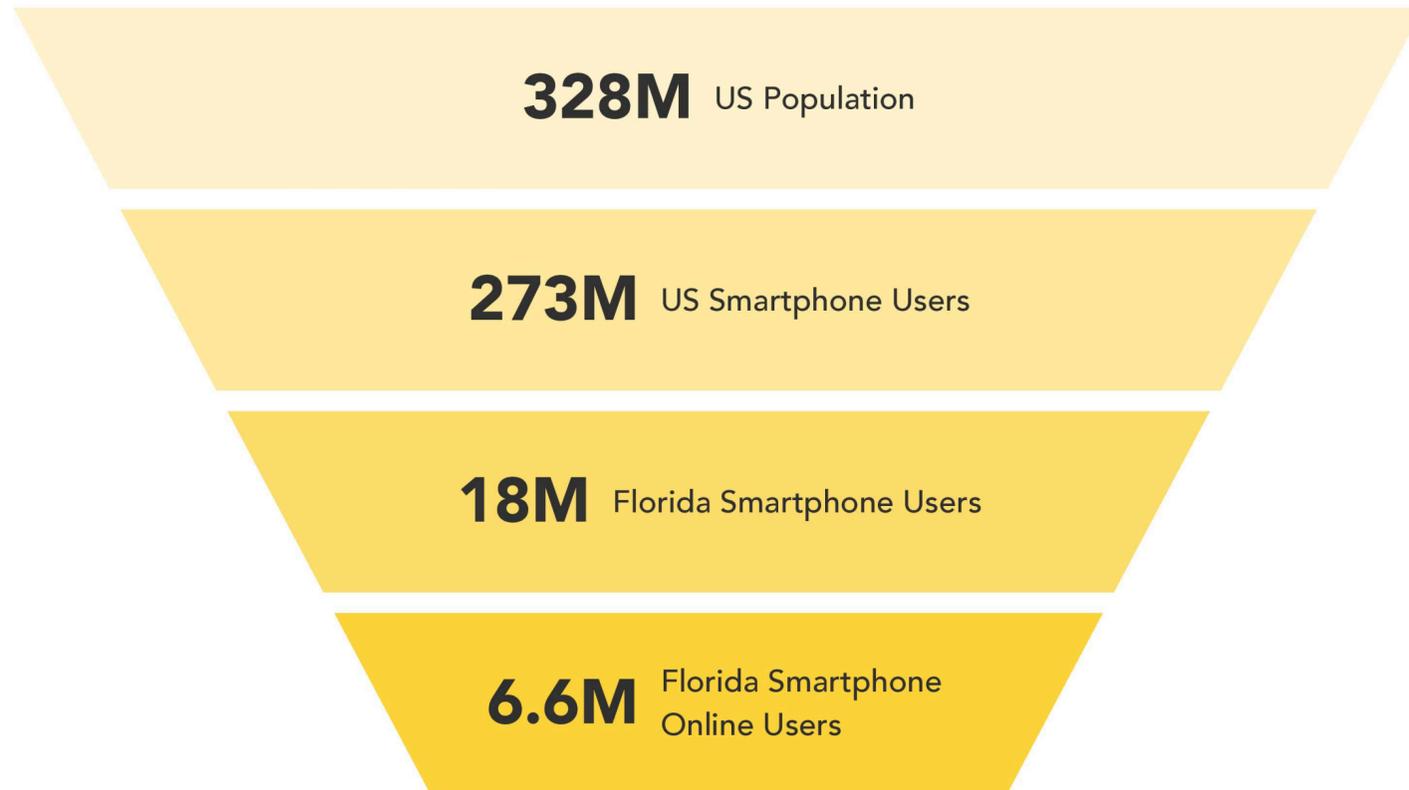
Reduced risk of error



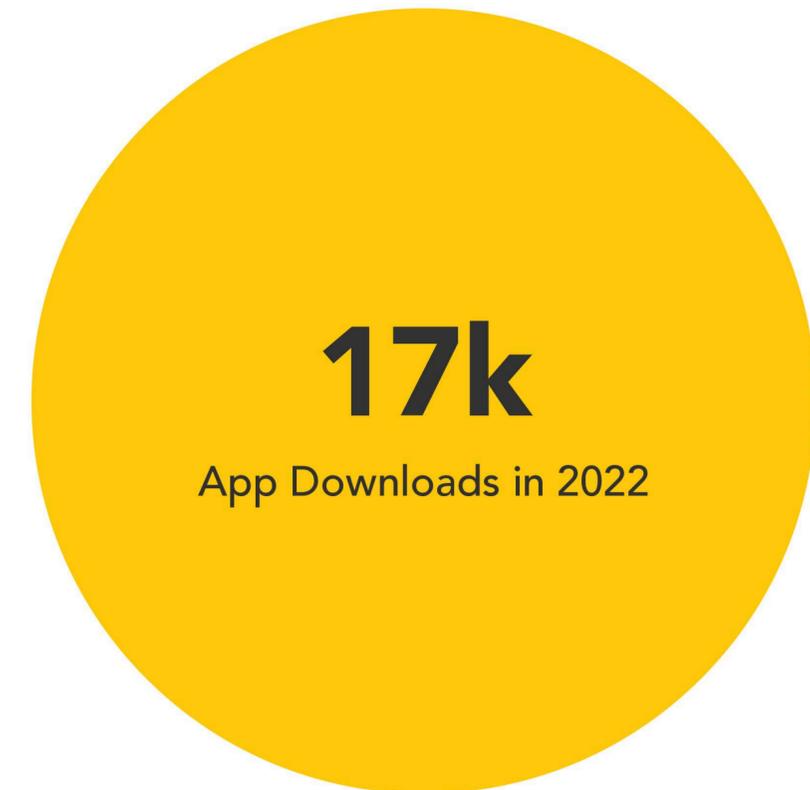
THE MARKET

Bee is projected to have 17k app downloads in 2022

MARKET SIZE



PROJECTIONS



* While we are confident that we have the growth strategy in place to achieve these goals, these are forward-looking projections and cannot be guaranteed.



BUSINESS MODEL

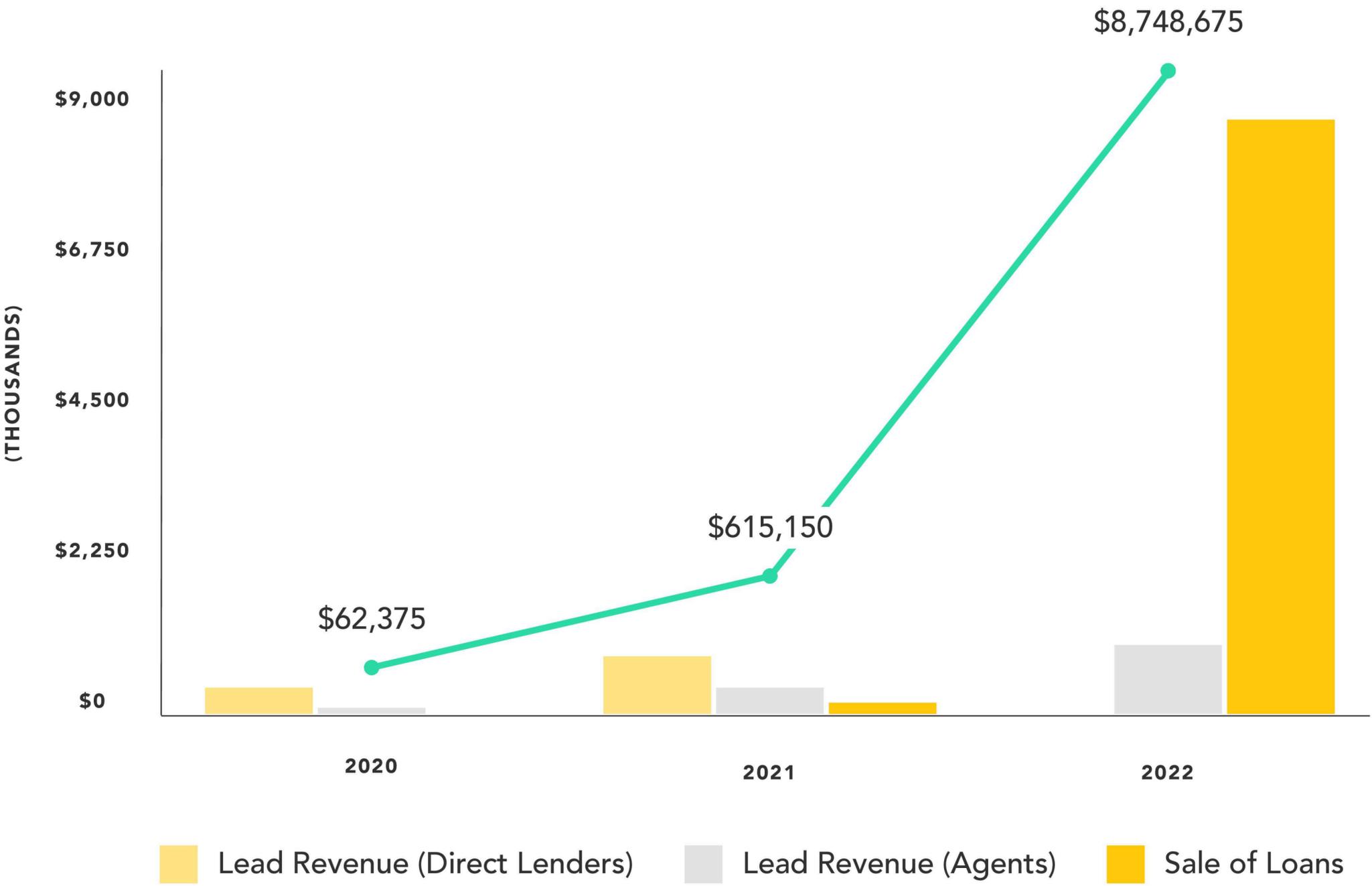
How we'll make money

2020 - 2021

Strategic sources of revenue while MVP and full app are developed

2022

Full app is launched, producing full loans for sale

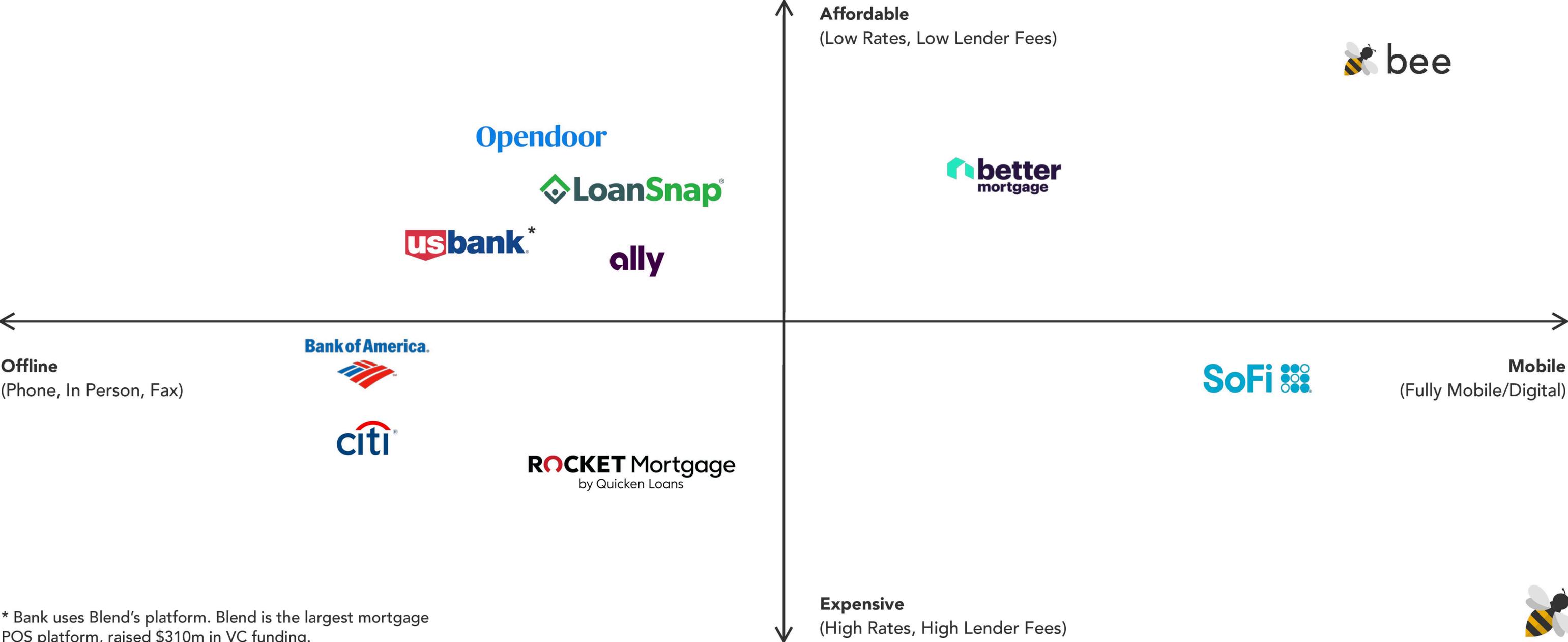


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COMPETITION

Bee wins as a lender in affordability and accessibility

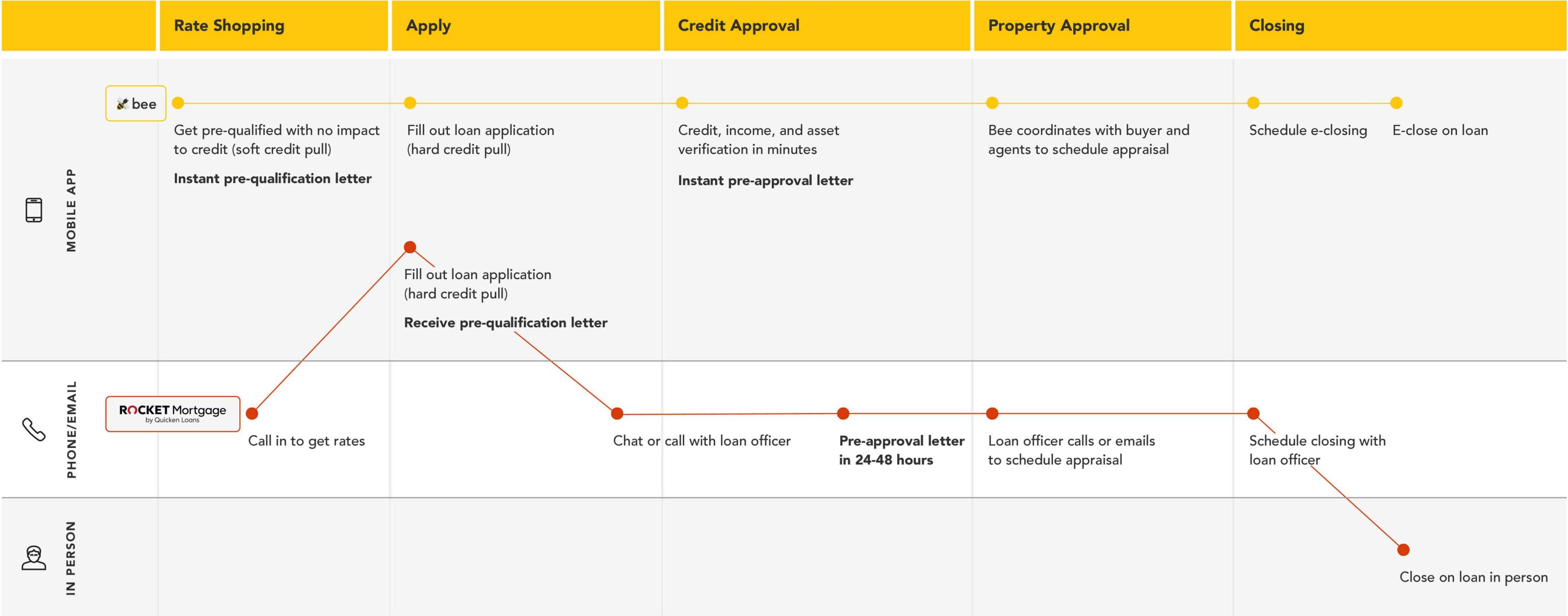


* Bank uses Blend's platform. Blend is the largest mortgage POS platform, raised \$310m in VC funding.



COMPETITION

Competitors still rely on human loan officers to drive the majority of their process, Bee is the first end-to-end mobile solution



FINANCIAL OVERVIEW

Financial forecast through 2022

(\$ in thousands)

	2020	2021	2022
Revenue	\$62	\$615	\$8,749
Gross Profit	\$57	\$454	\$5,072
Expense	\$290	\$1,840	\$7,136
Ending Cash Balance	\$459	\$3,997	\$650
Leads	607	11,438	17,205
App Downloads	890	14,298	17,207

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ROADMAP

We've successfully launched our Buying Power Calculator for Android and iOS

NOV 2019 | PRE-SEED (\$300K)

NOV 2020 | SEED (\$769K)

NOV 2019



Start of Discovery & Development

Design and development of Buying Power Calculator app for Android and iOS.

MAY 2020



Buying Power Calculator Android Release

Launch of home affordability calculator with lead generation in partnership with Florida Capital Bank.

AUG 2020



Buying Power Calculator iOS Release

* While we are confident that we have the growth strategy in place to achieve these goals, these are forward-looking projections and cannot be guaranteed.



ROADMAP

We have over 1,000 downloads since the launch of our first ad campaign

Advertising campaign launched September 10

Edit Details 

HOME SALE PRICE

\$355,000

\$285,000 Loan Amount / \$70,000 Down Payment

Budget Comfort Level Affordable 

Est. Monthly Payment  \$1,679

Debt-to-Income Ratio  36%

Private Mortgage Insurance  Not required

Est. Closing Costs  \$10,650

*Estimates are for a 30-year fixed rate mortgage on a primary residence, single family home.

[Apply for this loan](#)

with our lender partner, Florida Capital Bank


\$47K \$355K \$402K



ROADMAP

We're approved to raise \$769,600 on Wefunder

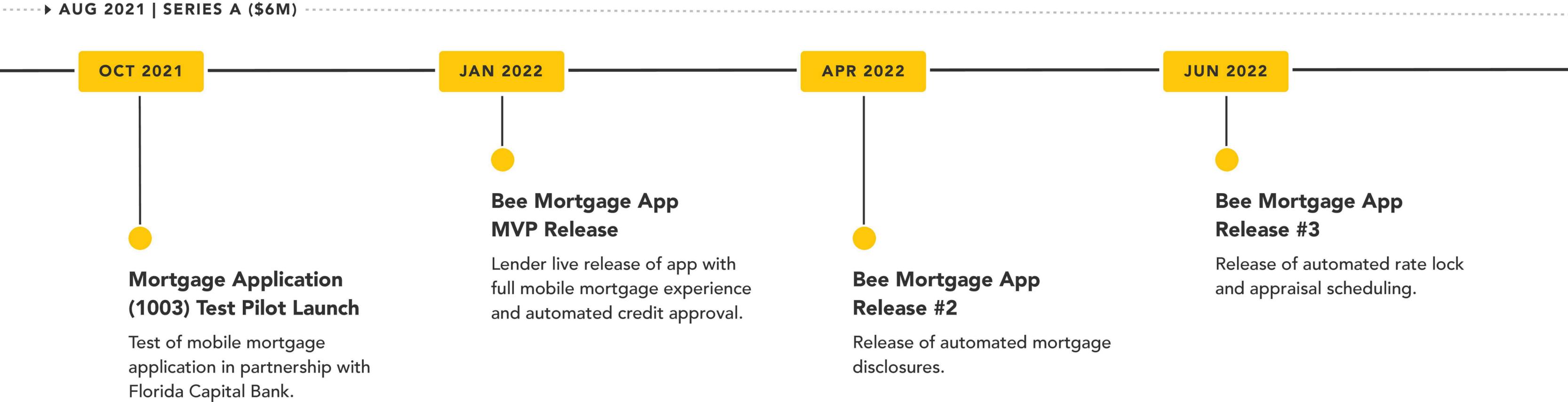
\$769K SAFE on Wefunder, the largest
crowdfunding portal

\$100K in hard commitments to our next
raise already

The logo for Wefunder, featuring a stylized blue 'W' followed by the word 'EFUNDER' in a blue, rounded, sans-serif font.

ROADMAP

Development for the Mortgage Application (1003) Test Pilot is underway



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CONTACT

Thank you!

Learn more

Website

www.beemortgageapp.com

Get in touch



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