



Haccretion

The Infrastructure for the Real Estate Economy

Investor Deck
2026

Every Property. Every Professional. Every Transaction.

One Connected Platform.

One shared network for the people, properties and activity that power real estate.

Properties

Living digital assets

EVERY ASSET

Residential • Commercial
Land • Development • Investment

Professionals

One connected network

EVERY PARTICIPANT

Buyers • Sellers • Agents • Lenders
Investors • Developers • Service Providers

Transactions

One continuous workflow

EVERY STEP

Discover • Communicate • Finance
Transact • Operate • Build Relationships

POWERED BY ONE SHARED REAL ESTATE NETWORK

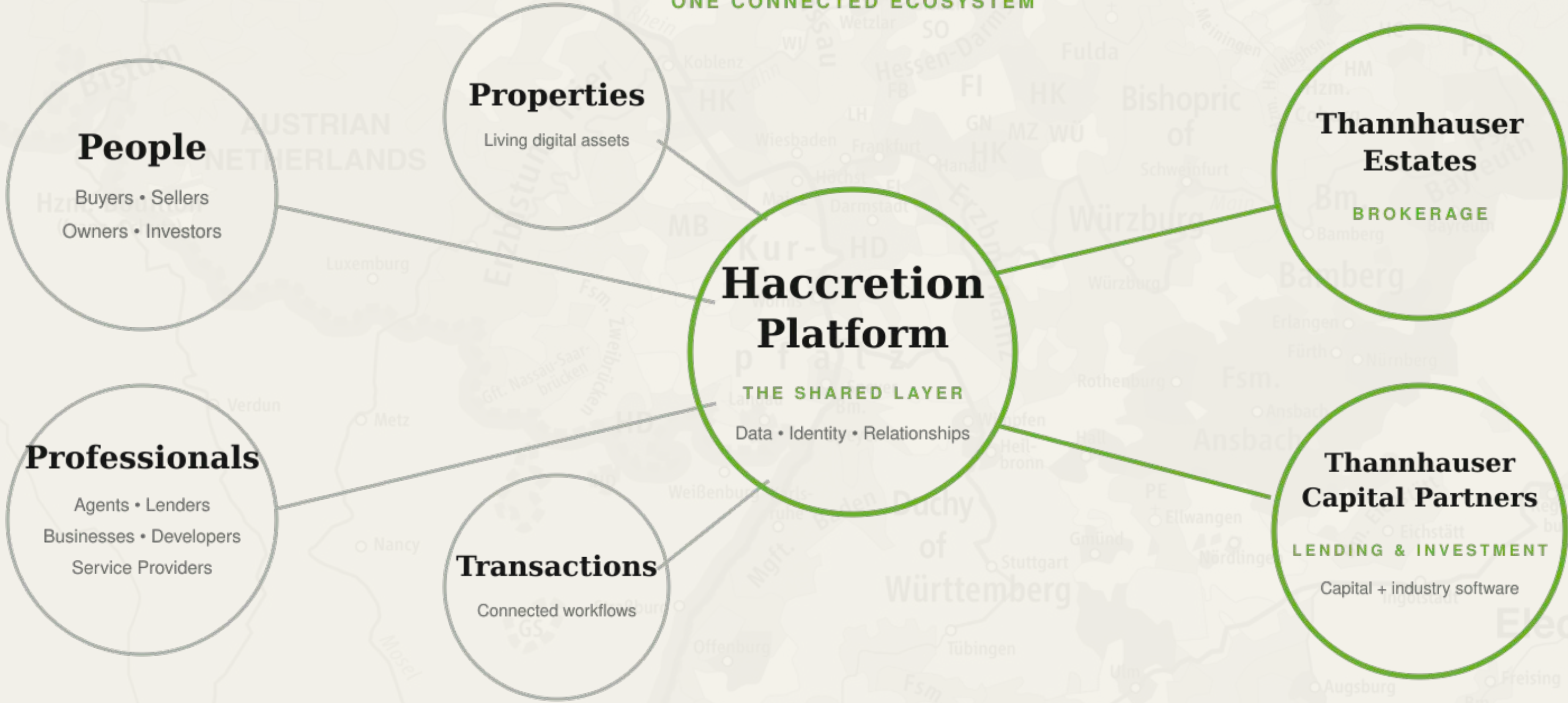
Discovery, communication, relationships, transactions and business operations—unified.



The World's Largest Asset Class Still Lacks a Unified Digital Infrastructure

Haccrington connects the people, properties, professionals and businesses that power the real estate economy.

ONE CONNECTED ECOSYSTEM



THE RESULT
**One Connected
Real Estate Economy**

THE OPPORTUNITY IS TO BUILD—AND SCALE—THE SHARED LAYER

Become part of the infrastructure designed to unify—and ultimately transform—the global real estate industry.



One Network. Three Integrated Businesses.

Each business creates value independently while strengthening and monetizing the same real estate network.

Haccretion Platform

NETWORK INFRASTRUCTURE

Marketplace • Professional network
Shared data and digital operations

RECURRING REVENUE

Software and platform activity

Thannhauser Estates

BROKERAGE & DISTRIBUTION

Direct inventory • Agent support
Listings and transaction execution

TRANSACTION REVENUE

Brokerage and closings

Thannhauser Capital Partners

LENDING & CAPITAL

Financing • Investment
Capital and lending infrastructure
Long-term value creation

CAPITAL REVENUE

Lending and investment returns

SHARED INTELLIGENCE LAYER

AI • Data • APIs • Automation

Improves matching, communication, underwriting, operations and decision-making across the entire ecosystem.

THREE BUSINESSES. ONE SELF-REINFORCING REAL ESTATE ECOSYSTEM.



A \$393 Trillion Market Built on Fragmented Infrastructure

Haccretion can become the shared operating layer across the activity surrounding the world's largest asset class.

THE ASSET BASE

\$393.3T

Global real estate value

\$286.9T

Residential real estate

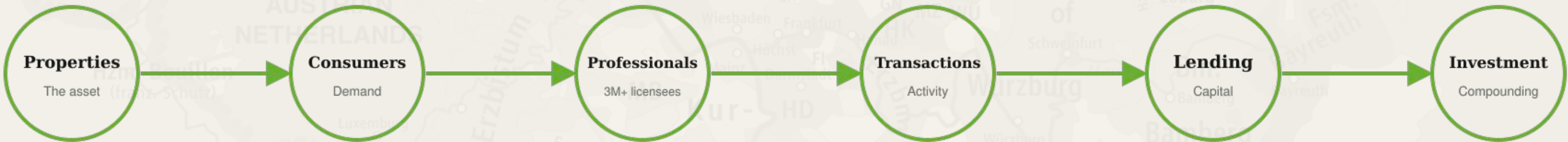
\$58.5T

Commercial real estate

\$47.9T

Agricultural land

HACCRETION'S ADDRESSABLE ECOSYSTEM



HOW HACCRETION MONETIZES THE NETWORK

Haccretion Platform

Memberships • Software
Marketplace activity

Thannhauser Estates

Flat-fee brokerage revenue
Listings • Closings • Distribution

**Thannhauser
Capital Partners**

Lending • Investment
Borrower-paid revenue

AI, Data & APIs

Automation • Intelligence
Infrastructure access

HACCRETION DOES NOT NEED TO OWN THE ASSET

It needs to become the shared infrastructure connecting the activity around it.

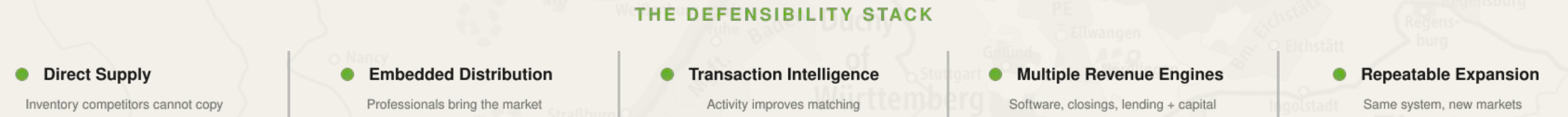
Sources: Savills Research, global real estate values at the end of 2024; ARELLO licensee verification database.



The Integrated Ecosystem Becomes the Moat

Technology, brokerage operations and capital reinforce one another inside a single real estate network.

THREE OPERATING ASSETS · ONE COMPOUNDING SYSTEM



Supply → Participation → Transactions → Data → Better Outcomes → New Markets

COMPETITORS CAN COPY FEATURES. REPLICATING THE INTEGRATED OPERATING SYSTEM IS HARDER.

Haccretion owns the operating companies that activate, monetize and expand the network.



The Network Becomes the Infrastructure

Marketplace, professional network, trust, property data and deal execution live inside one real estate-native ecosystem.

HACCRETION AI — INTELLIGENCE LAYER

Property Analysis • Matching • Market Intelligence • Automation • Decision Support



THE SYSTEM OF RECORD

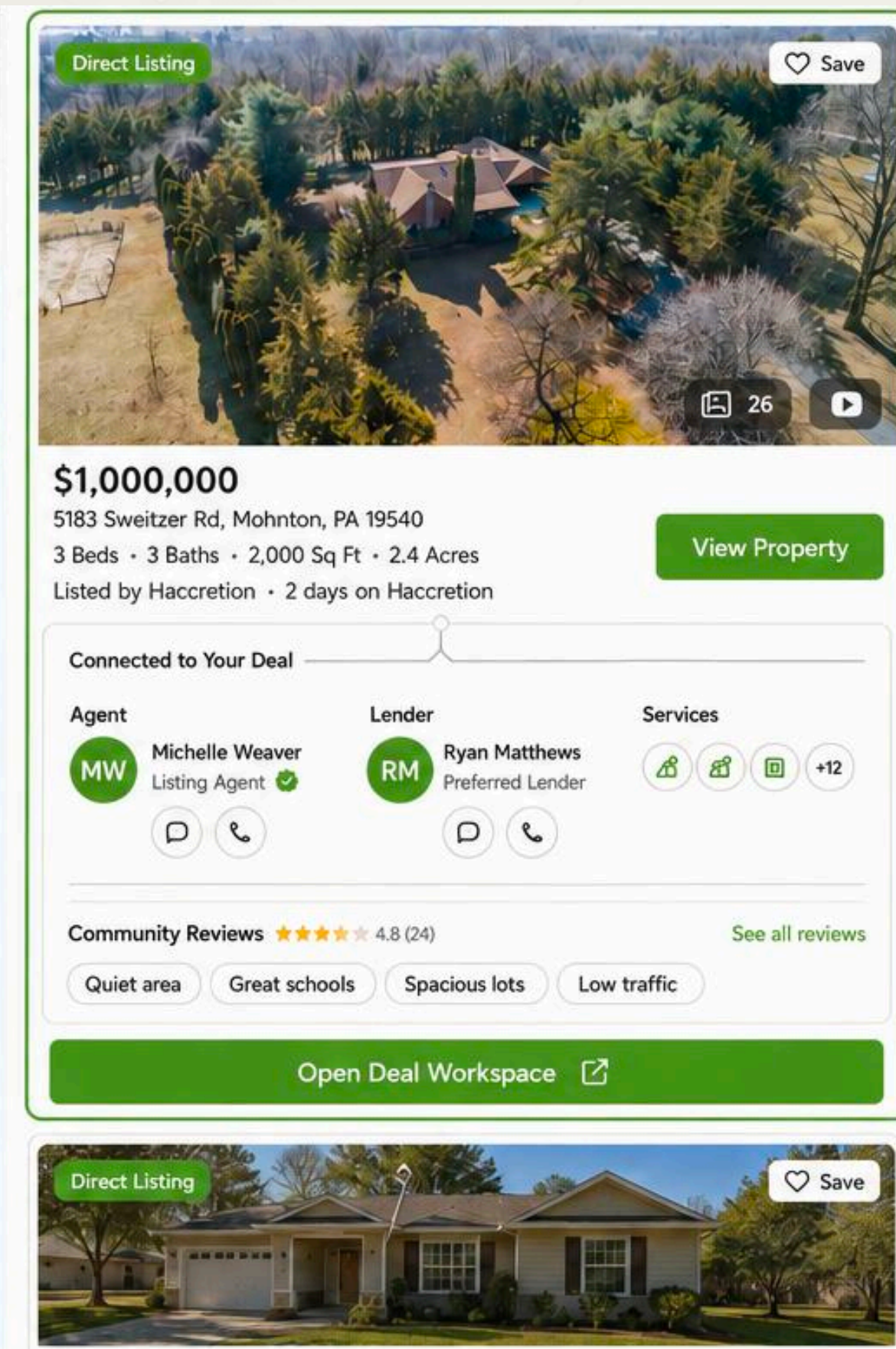
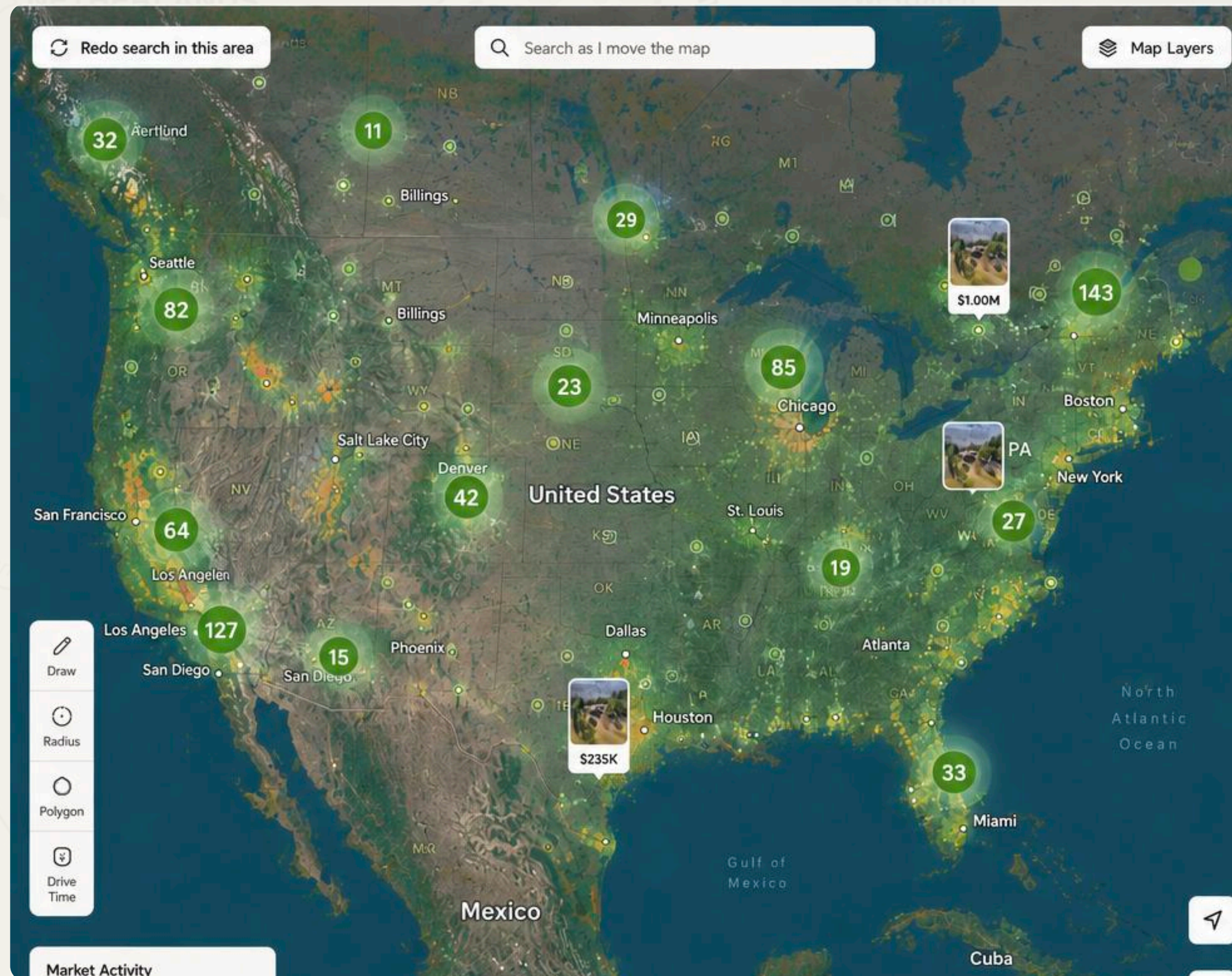
Identity • Trust • Property Data • Relationships • Deal Execution

ONE NETWORK CAPTURES ENGAGEMENT, EXECUTES TRANSACTIONS, DEPLOYS CAPITAL AND COMPOUNDS INTELLIGENCE.



PRODUCT

Product Walkthrough



Social Feed

JV

John von Thannhauser

Luxury Real Estate Advisor

View Profile

For You

Following

Saved

My Listings

My Network

Groups

Events

MY COMMUNITIES

LC

Luxury Connect

1.2K members

IC

Investors Circle

842 members

MP

Miami Market Pulse

1.6K members

View all communities

WHO TO FOLLOW

VC

Victoria Chen

Miami, FL

Follow

MH

Marcus Hill

Austin, TX

Follow

LR

Lena Rodriguez

New York, NY

Follow

View all suggestions

JV

Share an update, market insight, or opportunity...

Post

Property

Market Insight

Question

Media

For You

Following

Mentions

Market Updates

Sort by: Relevance

VC

Victoria Chen

listed a property

Miami, FL • 32m

Verified Agent

Just Listed



Ultra-Modern Waterfront Estate

Miami Beach, FL

6 Beds • 7.5 Baths • 6,200 Sq Ft

\$14,950,000

Bayfront new construction with skyline views, private dock, and resort-style amenities.

View Property

126

36 Comments

18 Shares

Save

MH

Marcus Hill

Stunning! The indoor-outdoor flow is incredible.

28m Like Reply

JV

Add a comment...

Post

LR

Lena Rodriguez

shared a market insight

1h • New York, NY

Verified Analyst



Manhattan Market Update

May 2025 Market Insight

↑ 6.3%

Median Price (YoY)

View full report

↑ 2.1%

Inventory (MoM)

↓ 12 Days

Avg. Days on Market

89

14 Comments

7 Shares

Save

JV

John von Thannhauser

Thanks for the update Lena. Do you see this trend continuing into Q3?

Network Highlights

View all

DP

David Park

connected with Sarah Mitchell

2h

EJ

Emily Johnson

commented on a post

3h

MT

Michael Turner

saved a property

4h

Active Now

156 online

DP

EJ

JV

MT

VC

LR

MH

+150

Market Snapshot

View full market

Miami, FL

May 2025

Median Price

\$1.42M

↑ 5.4%

Inventory

8,560

↑ 3.1%

Avg. DOM

41 Days

↓ 8.7%

Source: Haccretion Market Data

Recommended Properties

View all



Oceanfront Penthouse

Miami, FL

\$8,750,000

4 bd • 4.5 ba • 3,560 sq ft



Modern Estate

Coral Gables, FL

\$6,250,000

5 bd • 6 ba • 4,200 sq ft

Top Professionals

View all

TC

The Coastal Group

Team • Miami, FL

Profile

My Profile

My Properties

My Posts

My Network

Messages2

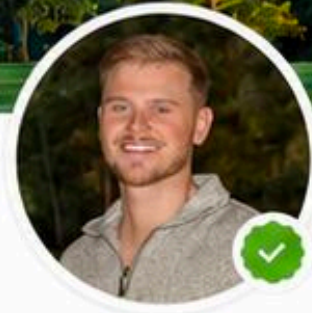
Saved

Reviews

Recommendations

Account Settings

Help Center



John von Thannhauser

Verified Agent

Real Estate Advisor | Investment & Residential Specialist

Autauga County, Alabama

ResidentialLuxury HomesInvestment PropertiesLand & AcreageRelocation

Followers428

Following312

Network1.2K

Reviews4.9 (27)

Member SinceJul 16, 2026

Overview

Listings

Posts

Reviews

Network

Credentials

Activity

Featured Properties

Featured



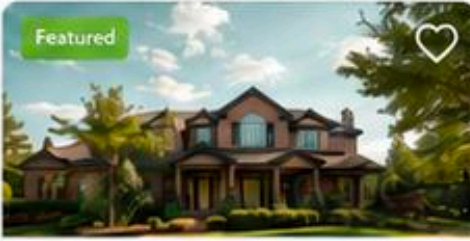
5183 Sweitzer Rd

Montgomery, AL 36105

\$1,000,000

3 bd | 3 ba | 2,000 sqft

Featured



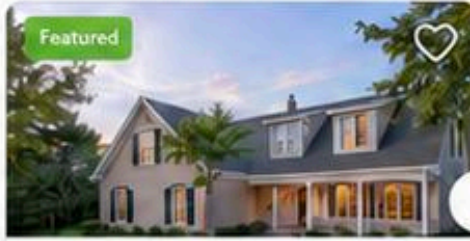
2218 Mulberry Ridge

Prattville, AL 36066

\$725,000

4 bd | 3 ba | 2,450 sqft

Featured



104 Riverwalk Dr

Wetumpka, AL 36092

\$499,900

3 bd | 2 ba | 1,800 sqft

View all listings

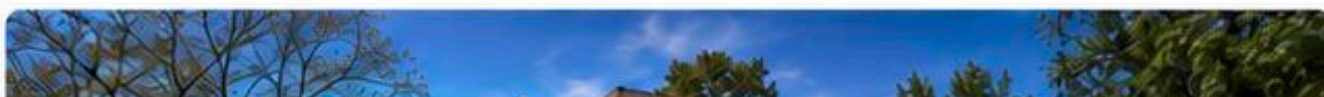
Recent Posts



John von Thannhauser

2 days ago ·

Just closed on this beautiful property in Prattville! Congratulations to my amazing clients on their new home.



About John

Real Estate Advisor with 9+ years of experience

Specializing in residential, investment, and land properties across Central Alabama.

Mutual Connections

JW

KL

RP

AH

12 mutual connections

View all

Reviews

4.9 (27 reviews)

"John made our home buying experience seamless from start to finish. Highly recommend!" - Sarah M.

View all

Supported Causes

Community First Initiative

Supporting local housing and education programs.

Learn more

View all

Recommended Professionals

View all

EC

Emily Carter

Real Estate Attorney

Message

MG

Michael Grant

Home Inspector

Message

SL

Samantha Lee

Interior Designer

Message

Preferred Lenders

View all

DM

David Morgan

Mortgage Loan Officer

NMLS #123456

Message

RB

Rachel Brooks

Loan Officer

NMLS #789012

Message

Completed Activity

View all

✓

Sales Closed

18

✓

Listings Sold

24

✓

Client Reviews

27

✓

Years Active

9+

Thannhauser Estates

Listings

Direct Inventory

Network Demand

All Listings

Transactions

Showings

Agents & Teams

Seller Relationships

Haccretion Network

Marketing

Documents

Compliance

Reports

Messages

Tasks

Settings

DIRECT → NETWORK FLOW

You list directly.
We syndicate to the
Haccretion Network.

Network interest
drives showings
and transactions.

Active Listings

86

↑ 12% vs Apr 1 – Apr 30

Under Contract

24

↑ 9% vs Apr 1 – Apr 30

Closed This Month

18

↑ 20% vs Apr 1 – Apr 30

Showings This Month

156

↑ 28% vs Apr 1 – Apr 30

New Seller Leads

47

↑ 34% vs Apr 1 – Apr 30

Direct Inventory Pipeline

View All Listings

Active 86

Coming Soon 12

Under Contract 24

New

1234 Ocean View Dr

Santa Monica, CA 90402

\$3,250,000

List Price

5 bd | 4.5 ba

3,980 sq ft

2d

Days on Market

New

8727 Lookout Ridge Rd

Beverly Hills, CA 90210

\$8,900,000

List Price

6 bd | 7 ba

6,120 sq ft

4d

Days on Market

451 Hillcrest Ave

Austin, TX 78703

\$1,750,000

List Price

4 bd | 3 ba

2,650 sq ft

7d

Days on Market

New

2100 Lakeside Blvd

Dallas, TX 75201

\$2,250,000

List Price

3 bd | 3.5 ba

2,850 sq ft

1d

Days on Market

99 Harbor View Way

Newport Beach, CA 92663

\$4,995,000

List Price

4 bd | 4 ba

3,600 sq ft

10d

Days on Market

View All Direct Inventory

Transaction Pipeline

View All Transactions

Under Contract 24

In Escrow 12

Closing 8

315 Maple St

Denver, CO 80206

\$1,425,000

Contract Price

Est. Close

Jun 15, 2025

8727 Lookout Ridge Rd

Beverly Hills, CA 90210

\$8,900,000

Contract Price

Est. Close

Jun 5, 2025

451 Hillcrest Ave

Austin, TX 78703

\$1,750,000

Contract Price

Est. Close

Jun 12, 2025

123 Ocean View Dr

Santa Monica, CA 90402

\$3,250,000

Contract Price

Est. Close

Jun 20, 2025

2000 Bayfront Ln

Miami, FL 33133

\$2,950,000

Contract Price

Est. Close

Jun 18, 2025

View All Transactions

Top Agents by Activity

View All Agents

1 SM Sarah Mitchell

12 listings | 8 UC | 4 Closed

2 MC Michael Chen

10 listings | 6 UC | 3 Closed

3 VR Victoria Rodriguez

8 listings | 5 UC | 2 Closed

4 JW James Walker

9 listings | 4 UC | 2 Closed

5 EJ Emily Johnson

7 listings | 3 UC | 2 Closed

Seller Relationships

View All

RL Robert & Linda Parker

Beverly Hills, CA

Active

\$2.8M

Est. Value

DT David Thompson

Austin, TX

Active

\$1.6M

Est. Value

ML Maria & James Lopez

Newport Beach, CA

Nurturing

\$3.2M

Est. Value

DK Daniel Kim

Dallas, TX

Active

\$1.9M

Est. Value

JA Jennifer Adams

Miami, FL

Nurturing

\$2.4M

Est. Value

Showings This Month

View Calendar

156

↑ 28% vs Apr 1 – Apr 30

From Network

98 (63%)

From Other Sources

58 (37%)

Upcoming Showings

Today 2:00 PM

1234 Ocean View Dr

Santa Monica, CA

Today 4:30 PM

451 Hillcrest Ave

Austin, TX

Tomorrow 11:00 AM

8727 Lookout Ridge Rd

Beverly Hills, CA

Tasks

View All Tasks

My Tasks 18

Team Tasks 42

Follow up with Victoria (Seattle)

Today

Prepare CMA for 2100 Lakeside Blvd

Today

Review offer – 315 Maple St

Tomorrow

Schedule photos – 99 Harbor View Way

Jun 2

Sign disclosure – 8727 Lookout Ridge Rd

Jun 2

Compliance & Documents

View All

Listings Needing Docs

7

Expiring Documents (30 days)

12

Awaiting Signatures

9

Completed This Month

46

Revenue Snapshot

View Report

Commission Revenue

This Month

18 Closings

Flat-Fee Revenue

This Month

24 Closings

Average Flat Fee

Per Closing

Competitive

Map

View Network Feed

Haccretion Network Activity

JV Victoria in Seattle saved your listing

1234 Ocean View Dr, Santa Monica, CA

May 30, 9:35am

View Listing

JL Jamie in Austin requested a showing

451 Hillcrest Ave, Austin, TX

May 30, 9:15am

Respond

JS Jess in San Diego is interested in

8727 Lookout Ridge Rd, Beverly Hills, CA

May 30, 8:42am

View Listing

Haccretion Network Match

New buyer match for 2100 Lakeside Blvd, Dallas, TX

May 30, 8:10am

View Match

Go to Haccretion Network



Messaging

Messages

Properties

Transactions

People

Tasks5

Calendar

Documents

Reports

Settings

AllUnreadMentions

Search conversations

JV

John von Thannhauser

10:30 AM

Thanks! We're excited to see it.
5183 Sweitzer Rd

LR

Lisa Reynolds (Listing Agent)

9:42 AM

I'll send over the disclosures now.
5183 Sweitzer Rd

FN

First National Mortgage

9:15 AM

Pre-approval letter uploaded.
5183 Sweitzer Rd

ST

Secure Title Services

Yesterday

Title commitment is ready.
5183 Sweitzer Rd2

HI

Home Inspection Pros

Yesterday

Inspection scheduled for Tue 5/27.
5183 Sweitzer Rd

HT

Haccretion Team

Yesterday

Emily: Great update on the deal!
Sweitzer Rd Deal1

Archived Conversations

5183 Sweitzer Rd, Mohnton, PA 19540

Today

JV

John von Thannhauser

10:15 AM

Good morning! We're really interested in this home. Can we schedule a showing?

EC

Emily Carter

10:16 AM

Good morning, John! Absolutely. How does tomorrow at 1:00pm work for you?✓✓

JV

John von Thannhauser

10:17 AM

Perfect! See you then.

EC

Emily Carter

10:20 AM

5183 Sweitzer Rd
Mohnton, PA 19540
3 Beds • 3 Baths • 2,000 Sq Ft
\$1,000,000

View Property

Bright MLS • Shared listing

JV

John von Thannhauser

10:21 AM

Looks great! Is there a list of recent updates?

EC

Emily Carter

10:24 AM

Property Updates & Features.pdf
842 KB • PDF✓✓

JV

John von Thannhauser

10:24 AM

Thanks! We'll review and see you tomorrow.
👍 1

Schedule Showing

Share Document

Send Listing

Create Task

5183 Sweitzer Rd
Mohnton, PA 19540
3 Beds • 3 Baths • 2,000 Sq Ft
\$1,000,000

Bright MLS • Listing #PA8K2056412

View Listing

Transaction Stage

Under Contract

Offer AcceptedInspectionsAppraisalFinancingClosing

Participants

+ Add

JV

John von Thannhauser

Buyer

You

SM

Sarah Miller

Buyer

You

LR

Lisa Reynolds

Listing Agent
Haccretion Realty

EC

Emily Carter

Agent
Haccretion Realty

You

MD

Mark Davis

Loan Officer
First National Mortgage

ST

Secure Title Services

Title Company

Documents

View all

Purchase Agreement.pdf

May 20, 2025

Pre-Approval Letter.pdf

May 19, 2025

Property Disclosure.pdf

May 18, 2025

Tasks

View all

Earnest Money Deposit

May 22, 2025

Home Inspection

May 27, 2025

Appraisal Ordered

May 29, 2025

Loan Docs Submitted

Jun 2, 2025

Next Action



Thannhauser Capital Partners

Borrower Pipeline

Applications

Underwriting

Rate Desk

Properties

Documents

Compliance

Capital Markets

Portfolio

Analytics

Messages

Tasks

CONNECTED ECOSYSTEM

Borrowers and brokers submit applications.

Teams underwrite, collaborate, and document decisions.

Capital is deployed and performance is tracked.

All from one operating system.

Applications

184

↑ 14% vs Apr 1 – Apr 30

Active Pipeline

\$86.4M

↑ 18% vs Apr 1 – Apr 30

Clear to Close

42

↑ 20% vs Apr 1 – Apr 30

Funded This Month

\$18.7M

↑ 26% vs Apr 1 – Apr 30

Avg. Days to Close

21

↓ 3 days vs Apr 1 – Apr 30

Borrower Pipeline

View All Pipeline

All184Intake38Underwriting56Conditional Approval32Clear to Close42Funded16

Borrower	Property	Loan Amount	LTV	Rate	Stage	Owner
BCBluewater Capital Miami, FL	2000 Bayfront Ln Miami, FL	\$5,250,000	68%	6.35%	Intake	MRMichael Reed
SPSummit Partners Denver, CO	315 Maple St Denver, CO	\$3,750,000	65%	5.75%	Underwriting	CCCaroline Chen
HLHarborline LLC Austin, TX	451 Hillcrest Ave Austin, TX	\$2,950,000	62%	6.10%	Underwriting	DLDavid Lee
NGNorthgate Group Dallas, TX	123 Ocean View Dr Santa Monica, CA	\$4,250,000	60%	5.95%	Conditional Approval	AMAlex Morgan
VRVista Realty Nashville, TN	827 Music Row Nashville, TN	\$6,800,000	70%	6.75%	Clear to Close	JKJenna Kim
CPCoastal Pacific Newport Beach, CA	99 Harbor View Way Newport Beach, CA	\$7,400,000	55%	6.20%	Funded	MRMichael Reed

View Full Pipeline

Loan Activity Map

View Full Map

Active Pipeline

Funded (30 Days)

Document Readiness

View All

82% Complete

Complete132

In Progress28

Outstanding12

Not Started12

164 of 184 Loans

Compliance Queue

View All

7High Priority

Requires attention

12Medium Priority

In review

18Low Priority

Monitoring

37 Total Items

Capital Deployment

View Report

\$18.7M

Funded This Month

↑ 26% vs Apr 1 – Apr 30

\$96.3M

YTD Funded

\$312.8M

Total Commitments

68%

Commitment Used

Next Funding

827 Music Row
Nashville, TN

\$6,800,000

Est. Jun 2, 2025

View All Fundings

Portfolio Performance

View Dashboard

Total Portfolio

\$512.4M

Performing Loans

96.1%

Delinquent (30+)

1.2%

Average LTV

61%

WA DSCR

1.57x

YTD Net Yield

6.42%

View Full Portfolio

Activity Feed

View All Activity

BC

Bluewater Capital submitted a new application for 2000 Bayfront Ln Miami, FL • Michael Reed

20m ago

SP

Summit Partners uploaded financials for 315 Maple St Denver, CO • Caroline Chen

1h ago

AM

Alex Morgan moved loan for 123 Ocean View Dr to Conditional Approval Santa Monica, CA

2h ago

JK

Jenna Kim scheduled closing for 827 Music Row Nashville, TN

3h ago

DL

David Lee requested appraisal for 451 Hillcrest Ave Austin, TX

4h ago

View Full Activity

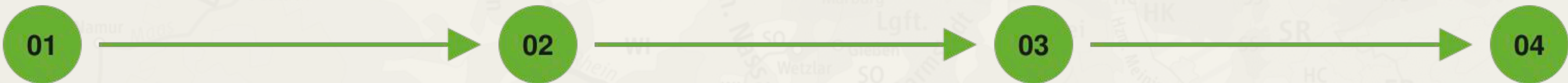
System Insights

View Analytics

Brokerage-Led Market Entry

Thannhauser Estates seeds supply. Professionals distribute the network. Transactions activate revenue. The playbook repeats.

THE BROKERAGE IS THE WEDGE



Launch Thannhauser Estates

SEED DIRECT SUPPLY

- Recruit founding agents
- List properties directly
- Operate beyond MLS dependence

RESULT

Real inventory and transaction capability from day one.

Activate Professional Distribution

AGENTS BRING THE NETWORK

- Better economics attract agents
- Agents invite clients and partners
- Relationships replace purchased leads

RESULT

Professionals become the platform's customer-acquisition channel.

Convert Network Activity

ACTIVATE TRANSACTIONS & CAPITAL

- Marketplace creates qualified demand
- Estates executes brokerage closings
- Capital Partners adds lending and capital

RESULT

Activity becomes revenue, reputation and proprietary transaction data.

Replicate Market by Market

SCALE THE OPERATING PLAYBOOK

- Add local brokerage operations
- Seed inventory and professionals
- Reuse the same platform, AI and data

RESULT

Each expansion becomes faster and more capital-efficient.

THE REPEATABLE MARKET FLYWHEEL

Direct Listings → Professionals → Consumers → Transactions → Data → New Markets

SUPPLY-LED GROWTH REDUCES DEPENDENCE ON PAID CONSUMER ACQUISITION.

The brokerage creates the initial market. The network and operating infrastructure compound from there.



How Haccretion Makes Money

Three integrated businesses. Multiple revenue streams. One aligned real estate ecosystem.

THE PLATFORM

Haccretion Platform

- Agents — \$100/month
- Businesses & lenders — \$50/month
- Users — \$10/month
- AI services & API access — pricing TBD

ROLE

Recurring software revenue and ecosystem infrastructure.

THE BROKERAGE

Thannhauser Estates

- Flat-fee split on every closing
- Starting at \$1,000 per \$100,000 of property value
- Agents receive platform access, support and leads free

ADVANTAGE

Better agent economics drive listings and transactions.

LENDING & CAPITAL

Thannhauser Capital Partners

- Borrower-paid lending revenue
- Loan officers receive free access and a \$25K base salary
- Real estate investment and venture capital returns
- Integrated lending-industry software

ADVANTAGE

Better rates attract borrowers while capital compounds value.

PLATFORM REVENUE • TRANSACTION REVENUE • LENDING REVENUE • INVESTMENT RETURNS



Platform Memberships

Recurring access revenue across professionals, businesses and consumers.

AGENTS

\$100 / MONTH

Independent agents build their own brand and retain their existing brokerage model.

U.S. market: 1.439M REALTORS®

Full-market MRR: \$143.9M

Thannhauser Estates agents receive access, support and leads free.

BUSINESSES & LENDERS

\$50 / MONTH

Professional access for brokerages, lenders and real estate businesses.

Market proxy: 641K accounts

Full-market MRR: \$32.1M

Includes 85K broker owners + 556K mortgage loan originators.

USERS

\$10 / MONTH

Premium consumer access across the property and professional network.

U.S. market: 129.23M households

Full-market MRR: \$1.292B

Consumer households used as the addressable-market proxy.

FULL U.S. MEMBERSHIP CEILING

\$1.47B MRR • \$17.62B ARR

51% MAJORITY-SHARE SCENARIO

\$748.8M MRR • \$8.99B ARR

Illustrative market ceiling—not a forecast. Assumes paid adoption across each cited market proxy.

AI services and API access are excluded; pricing remains TBD.

Affiliated agents and loan officers on Haccrion are not included in paid subscription counts.



Thannhauser Estates

A flat-fee brokerage model that improves agent economics and monetizes every closing.

THE FLAT-FEE MODEL

\$1,000

PER \$100K OF PROPERTY VALUE

The brokerage receives a predictable fee at closing. The agent retains the remaining commission.

Effective brokerage fee: 1% of property value

No monthly platform fee for Thannhauser Estates agents.

AGENT ADVANTAGE

ACCESS INCLUDED

- Haccretion platform access — free
- Platform support — free
- Qualified lead opportunities — free

Agents build their own brand with better economics.

Revenue is earned through closings—not agent subscriptions.

U.S. MARKET INPUTS

4.09M

ANNUAL EXISTING-HOME SALES

- Median sale price: \$440,600
- Fee at median price: \$4,406 per closing

Conservative proxy: existing-home sales only

New-home, commercial and ancillary revenue are excluded.

FULL U.S. FEE-REVENUE CEILING

\$1.50B / MONTH • \$18.02B / YEAR

51% MAJORITY-SHARE SCENARIO

\$765.9M / MONTH • \$9.19B / YEAR

Illustrative market ceiling—not a forecast. Applies the stated \$1,000-per-\$100,000 fee linearly to NAR’s June 2026 annualized existing-home sales and median price.



Thannhauser Capital Partners

Integrated lending, investment and financial infrastructure built around better borrower economics.

THE LENDING MODEL

0.50%

ASSUMED BORROWER-PAID ORIGINATION FEE

Revenue is collected from the borrower rather than from the loan officer.

Designed to compete on borrower price and interest rate

Modeling assumption—not final pricing.

LOAN OFFICER ADVANTAGE

0% PLATFORM FEE

Haccrion platform access — free

Base salary — \$25,000

Integrated software and lead flow

Loan officers focus on borrowers—not platform costs.

Compensation expense is excluded from gross-revenue totals.

U.S. MARKET INPUTS

\$2.2T

2026 MORTGAGE ORIGINATIONS

Purchase originations: approximately \$1.41T

Modeled fee pool at 0.50%: \$11.0B annually

Core model uses single-family originations

Commercial lending, servicing and other fees are excluded.

FULL U.S. LENDING-REVENUE CEILING

\$916.7M / MONTH • \$11.0B / YEAR

51% MAJORITY-SHARE SCENARIO

\$467.5M / MONTH • \$5.61B / YEAR

ADDITIONAL UPSIDE: REAL ESTATE INVESTMENTS • VENTURE CAPITAL RETURNS • LENDING-SOFTWARE REVENUE

Illustrative market ceiling—not a forecast. Applies an assumed 0.50% borrower-paid fee to MBA's 2026 single-family mortgage-origination forecast.



The Combined Economic Engine

Three integrated businesses convert network activity into recurring, transaction and lending revenue.

RECURRING PLATFORM REVENUE

Haccretion Platform

Agents — \$100/month

Businesses & lenders — \$50/month

Users — \$10/month

Full ceiling: \$1.47B/month • \$17.62B/year

51% scenario: \$748.8M/month • \$8.99B/year

AI and API pricing excluded.

COMBINED FULL U.S. REVENUE CEILING

\$3.89B / MONTH • \$46.64B / YEAR

TRANSACTION REVENUE

Thannhauser Estates

Flat fee: \$1,000 per \$100K of property value

Median modeled closing fee: \$4,406

4.09M annualized existing-home sales

Full ceiling: \$1.50B/month • \$18.02B/year

51% scenario: \$765.9M/month • \$9.19B/year

New-home and commercial
transactions excluded.

COMBINED 51% MAJORITY-SHARE SCENARIO

\$1.98B / MONTH • \$23.79B / YEAR

LENDING & CAPITAL REVENUE

Thannhauser Capital Partners

Assumed borrower-paid fee: 0.50%

2026 mortgage originations: \$2.2T

Loan-officer platform fee: 0%

Full ceiling: \$916.7M/month • \$11.0B/year

51% scenario: \$467.5M/month • \$5.61B/year

Investment and lending-software
returns excluded.

EXCLUDED UPSIDE: AI • API ACCESS • ENTERPRISE SOFTWARE • INVESTMENT RETURNS • SERVICING • COMMERCIAL & NEW-HOME REVENUE

Illustrative market ceiling—not a forecast. Combines the assumptions and U.S. market proxies presented in Slides 10.01, 10.03 and 10.04.



The Raise

Capital to build, launch and scale the integrated Haccretion ecosystem.

CAPITAL SOUGHT

\$20M

Growth equity financing

One raise. Three businesses.

Building the core network that connects every part of the real estate economy and scales without limits.

USE OF FUNDS

- **Platform & AI Development**
Core platform, engineering, infrastructure, property data, AI, security and scalability. **\$8.0M** 40%
- **Market Expansion**
Initial market launches, professional acquisition, consumer growth and brokerage-led expansion. **\$4.0M** 20%
- **Thannhauser Estates**
Brokerage licensing, recruiting, transaction support and operating infrastructure. **\$3.0M** 15%
- **Institutional Team**
Engineering leadership, product, finance, operations and executive talent. **\$2.0M** 10%
- **Legal & Compliance**
Corporate, securities, brokerage, regulatory, privacy and market-entry legal infrastructure. **\$2.0M** 10%
- **Working Capital**
Operating runway, contingency and execution flexibility. **\$1.0M** 5%

\$20M
CAPITAL SOUGHT

\$80M
PRE-MONEY

\$100M
POST-MONEY

20%
INVESTOR OWNERSHIP

20% post-close ownership if the round is fully subscribed.



The Ownership Opportunity

\$20M for 20% ownership creates direct exposure to the value of the entire Haccretion ecosystem.

THE ROUND

\$20M

CAPITAL RAISED

INVESTOR OWNERSHIP

20%

POST-CLOSE OWNERSHIP

VALUATION

\$60M PRE-MONEY

\$100M POST-MONEY

Founders and existing holders retain 80%.

ILLUSTRATIVE LONG-TERM VALUE

What the 20% stake could represent

Based on \$23.79B annual revenue and illustrative 3x–5x revenue multiples.

VALUATION CASE	COMPANY VALUE	20% STAKE VALUE	GROSS MOIC
3x REVENUE	\$71.37B	\$14.27B	285x
4x REVENUE	\$95.16B	\$19.03B	381x
5x REVENUE	\$118.95B	\$23.79B	476x

Upside is driven by platform scale—not a single revenue stream.

Illustrative only. Not a forecast or promise of returns. Values are before future dilution, taxes, transaction costs or changes in capital structure.



Built by One Founder. Ready to Become an Institution.

A solo founder built the platform, attracted early users and defined the operating system before institutional capital.

FOUNDER & CEO



John Thannhausen

SOLO FOUNDER · SYSTEM ARCHITECT

- Conceived, designed and built Haccretion
- Launched the initial platform independently
- U.S. Marine Corps Security Forces veteran

FOUNDER EXECUTION

1

SOLO FOUNDER

Product conceived and built

1,000

EARLY USERS

Initial registered community

1

FUNCTIONING PLATFORM

Built before institutional funding

0

INSTITUTIONAL CAPITAL

Built independently before the raise

VALIDATION ACHIEVED BEFORE SCALE

THE INSTITUTION THE RAISE BUILDS

- ● **Technology & Engineering**
Product, data, AI, infrastructure and security
- ● **Brokerage & Compliance**
Licensing, brokers, legal and transaction support
- ● **Lending & Capital**
Origination, underwriting and investment operations
- ● **Growth & Market Operations**
Agent recruitment, launch teams and expansion
- ● **Professional Support**
Customer success, workflows and service delivery

WHY OPERATIONS WERE PAUSED

The opportunity outgrew what one founder could responsibly support alone.

Scaling technology, users and regulated real estate operations requires institutional leadership and infrastructure.

ONE FOUNDER PROVED THE PLATFORM COULD BE BUILT. CAPITAL BUILDS THE INSTITUTION REQUIRED TO SCALE IT.



Industry Conviction. Capital Unlocks Participation.

Experienced real estate professionals independently recognize the problem and repeatedly express interest in the alternative.

SOURCE OF VALIDATION · RECURRING INBOUND EMAIL CORRESPONDENCE

REPRESENTATIVE THEMES FROM DOCUMENTED PROFESSIONAL OUTREACH

01

INDUSTRY EXPERIENCE

UP TO 30 YEARS

Industry veterans independently describe long-standing frustration with MLS-centered and fragmented real estate infrastructure.

02

PROFESSIONAL INTEREST

RECURRING INBOUND

Agents, brokers and experienced operators contact Haccrion seeking involvement in the platform and its market-entry strategy.

03

THE PARTICIPATION BARRIER

EQUITY-ONLY RISK

Interested professionals hesitate to leave established income or personally absorb the risk of challenging entrenched infrastructure.

WHAT THE EVIDENCE MEANS

1 Independent Problem Validation → 2 Professional Participation Interest → 3 Capital Funds the Operating Team

Documented correspondence can be made available during investor diligence; identities and companies remain confidential.

The industry is not waiting to be convinced the system is broken.
IT IS WAITING FOR A PROPERLY FUNDED ALTERNATIVE.

