

— PROACTIVE SUSTAINABLE BONDS™

Above-market, asset-backed bonds delivering 9%–15% annually.

Secured by 22 affordable-housing communities across the United States — institutional-grade, third-party verified, paid quarterly.

\$26M

ASSETS UNDER MANAGEMENT

647

UNITS ACROSS THE PORTFOLIO

9%–15%

ANNUAL INTEREST

[Reserve My Allocation →](#)

[📅 Schedule a 30-min call](#)

IMPACT VERIFIED BY



Signatory of:



SCAN FOR LIVE DECK





Impact-First. Fixed-Income. Third-Party Verified. Real Estate-Backed.

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Managed by **The Proactive Realty Group, LLC**

A Word Before You Read On

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- The securities are unregistered, speculative, and illiquid, and involve a **high degree of risk**, including possible loss of capital. **Past performance is not indicative of future results.** Any targets or projections are illustrative; actual results may differ materially.
- Interests are **not** bank deposits, are **not** insured by the FDIC or SIPC, and are not guaranteed by any bank or government program. Any offer may be made only by the Fund's confidential PPM, Operating Agreement, and subscription documents.

[View full disclosures →](#)

Above Market-Rate Returns. Impact-First. Third-Party Verified.

An impact-first, fixed-income platform designed to deliver stable above-market-rate returns while advancing meaningful social and environmental outcomes through disciplined real-asset investing.

CAPITAL POSITIONING

- ▶ Backed by real assets — Naturally Occurring Affordable Housing (NOAH) properties
- ▶ Priority repayment ahead of Sponsor equity

UNDERWRITING METRICS

Current LTV: **>65%**
Current Debt Service Coverage Ratio (DSCR): **1.45x – 1.65x**
Stabilized / Pro Forma: **~3.25x+**

**Vetted by Multiple
Impact Partners**

Signatory of:
 **PRI** Principles for
Responsible
Investment



Access Impact Reports, IMM Framework & Scoring

Due Diligence report available upon request (centarusps.net).

A Structural Imbalance in Low-Income Workforce U.S. Housing

Capitalizing on housing dislocation across manufactured housing, multifamily, and transitional housing assets.

4 to 6 Million

National Housing Unit Shortage

The Dislocation

Costs of housing and household formation are rising faster than wages.

The Solution

Manufactured housing and distressed multifamily properties carry a far lower land and materials cost basis to support housing.

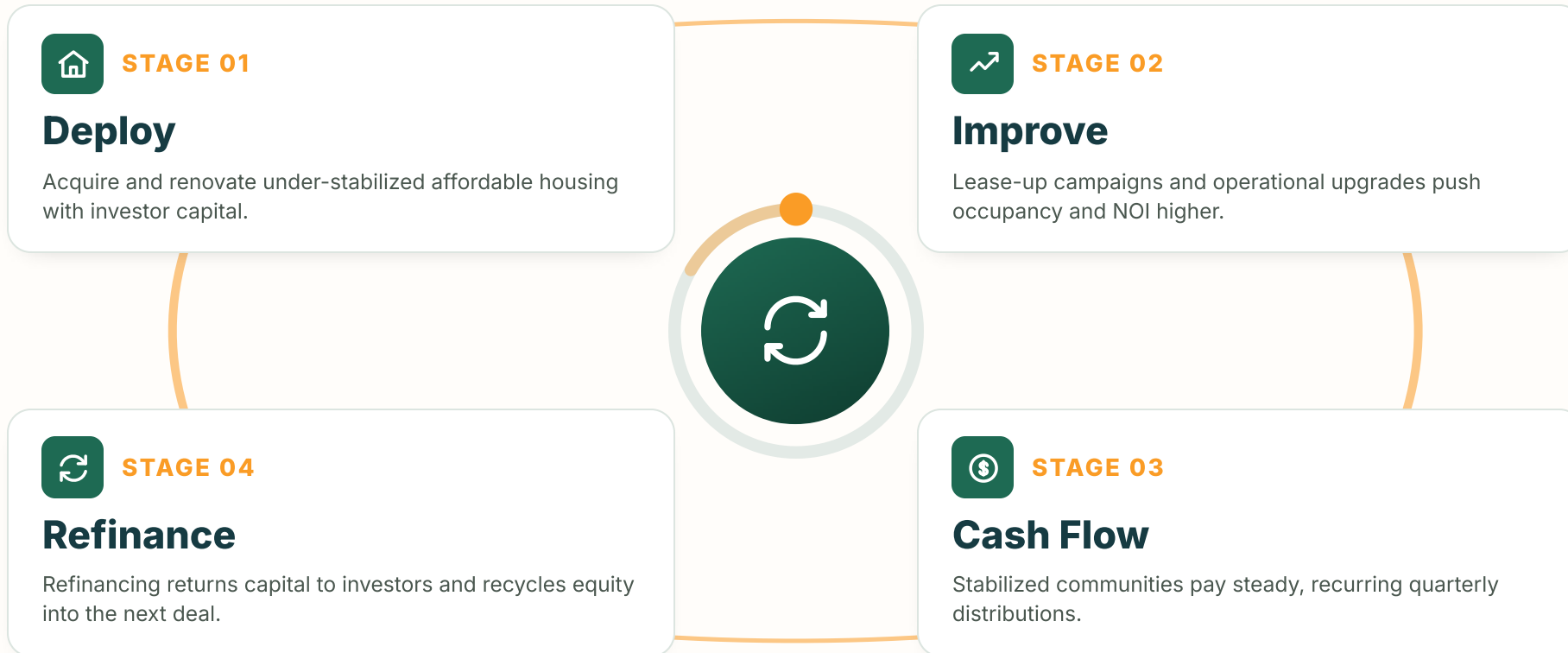
The Advantage

Provide naturally occurring affordable housing at 20%–30% below market rents while offering attractive, predictable cash-flow returns for investors.



The Proactive Flywheel

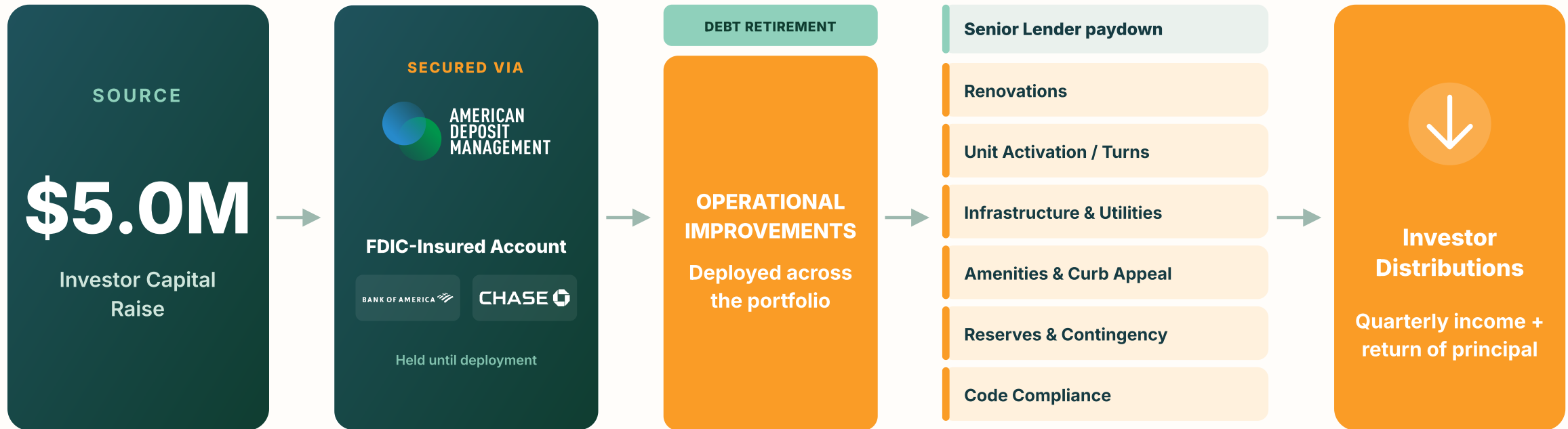
A self-reinforcing cycle — every turn compounds financial returns and social impact.



PER TURN

Each cycle typically returns **over 4× MOIC** and recycles equity in **24–36 months**. (<65% LTV)

Typical Use of Proceeds



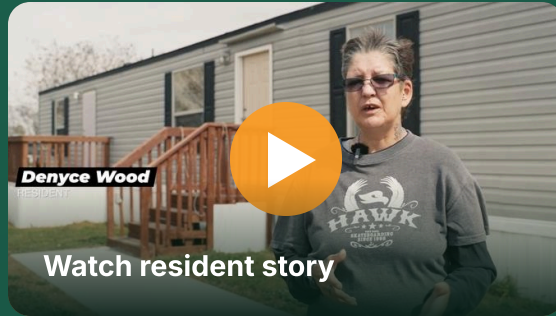
■ Debt Retirement — senior lender paydown ■ Operational Improvements — portfolio deployment

- **\$1.2M senior debt paydown** reduces leverage, lowers portfolio LTV and increases DSCR.
- **\$3.8M operational deployment** funds renovations, unit turns, infrastructure, reserves, and code compliance.
- Higher property values, combined with lower debt, can meaningfully reduce portfolio LTV.
- Allocation is illustrative and subject to final underwriting and PPM terms.
- Less senior debt ahead of investor capital strengthens collateral coverage.
- These improvements are designed to increase occupancy, NOI, and stabilized property values.
- Reduced debt pressure and higher NOI support stronger DSCR and distribution coverage.

— IN THEIR WORDS

Meet Our Residents

Our residents are the heart of Proactive Sustainable Bonds™.



Note: Testimonials are not representative of all investor experiences and are not guarantees of future performance.

Demonstrated Track Record & Resilience

Consistent performance through unprecedented market volatility.

\$26M

Affordable Housing Assets

Transacted in affordable housing assets.

14

Community Projects

Completed community transformation projects.

\$7.5M

Returned to Debt Investors

\$7.5M returned to debt investors to date.

<65%

Portfolio LTV

Conservative leverage across the portfolio.

The COVID-19 Stress Test

During the 2020–2021 pandemic, our manufactured housing portfolio demonstrated remarkable recession resistance.

100%

Rent Collection

100%

Uninterrupted Distributions

What This Mitigates

A 9%–15% offering deserves a complete risk story. Three questions sophisticated investors ask — and what's already built into the structure to mitigate them.

ASSET-LEVEL RISK

What if a property underperforms?

- **Cross-collateralization** across 22 affordable-housing communities — no single asset can sink the bond.
- **Current LTV: >65%** portfolio-wide.
- **Current DSCR of 1.45x–1.65x**, with stabilized pro-forma **~3.25x+** — meaningful debt-service cushion.
- **Priority repayment** ahead of Sponsor equity — you get paid first.

MARKET RISK

What if the market turns?

- **100% rent collection** and uninterrupted distributions through the 2020–2021 COVID stress test.
- **NOAH demand resilience** — the affordability gap *widens* in downturns, not narrows.
- **Sub-market rents** with structural upside to market parity — rent floor, not rent ceiling.

LIQUIDITY RISK

What if I need liquidity?

- **Quarterly distributions** paid at the start of each quarter — cash flow from day one.
- **2-year minimum hold** with a clearly defined return-of-capital date.
- **Secondary considerations** reviewed case-by-case for qualifying investors.

— FOR ACCREDITED INVESTORS

Tiered, Impact-first, Fixed Income

2, 3, or 4 Year Sustainable Investment Bond Tiers.

Tier 1
\$20K – \$99K

Tier 2
\$100K – \$999K

Tier 3
\$250K – \$999K

TIER ONE

\$20K–\$99K

Minimum investment

2 years

Hold duration

9%

Interest / year

Distribution Schedule · paid quarterly

Year 1	6%	3% deferred
Year 2	6%	3% deferred
End of Month 24 ²	6%	+ full capital returned

Note: Projected returns are net of fees and cumulative, not compounded. Distributions are paid quarterly, at the beginning of the quarter. All income is reported on a 1099.

¹ Tier 4 carries a minimum 2-year hold. ² Interest received with full return of initial capital investment.

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Tier 3
\$250K – \$999K

TIER TWO

\$100K–\$999K

Minimum investment

2 years

Hold duration

15%

Interest / year

Distribution Schedule · paid quarterly

Year 1	7%	5% deferred
Year 2	7%	5% deferred
End of Month 24 ²	10%	+ full capital returned

Note: Projected returns are net of fees and cumulative, not compounded. Distributions are paid quarterly, at the beginning of the quarter. All income is reported on a 1099.

¹ Tier 4 carries a minimum 2-year hold. ² Interest received with full return of initial capital investment.

— FOR ACCREDITED INVESTORS

Tiered, Impact-first, Fixed Income

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Tier 3
\$250K – \$999K

TIER THREE

\$250K–\$999K

Minimum investment

2 years

Hold duration

15%

Interest / year

Distribution Schedule · paid quarterly

Year 1	5%	10% deferred
Year 2	5%	10% deferred
End of Month 24 ²	20%	+ full capital returned

Note: Projected returns are net of fees and cumulative, not compounded. Distributions are paid quarterly, at the beginning of the quarter. All income is reported on a 1099.

¹ Tier 4 carries a minimum 2-year hold. ² Interest received with full return of initial capital investment.

Why Choose Proactive Sustainable Bonds™?



\$1.3M

Debt Invested

30%+

Returned

"It has been remarkable to witness what Dr. Williams has done in... helping communities and providing above-average returns for investors..."

I got my own family and network of friends involved in investing with Dr. Williams to help drive that model."

Russell Sage

Strike Eagle Consulting, LLC — Current Institutional Investor (2025), invested October 2022 to June 2025

CASE STUDY

Hammonds MHC (Orangeburg, SC)



Manufactured Housing Community

1

Acquisition · Nov 2018**\$1.27 Million**

A failing manufactured home park.

2

Value Creation

Dedicated infrastructure, renovations, and new homes — rehabilitation expense of +\$685,000.

3

Exit · Aug 2022**\$5.2 Million**

Sold to a 100% affordable housing group (NYSE: UMH).

49.3% The result — delivered a 49.3% annualized return based on a combination of debt and equity.

CASE STUDY

Rancho Affordable Living (Las Vegas, NV)



1

Acquisition · Dec 2022**\$800,000**

An underperforming asset with below-market rents.

2

Value CreationRent growth, operational stabilization, and targeted capital improvements — rehabilitation expense of **+\$676,000**.

3

Exit · June 2025**\$2.5 Million**

Strategic sale to a 100% affordable housing provider.

33.1% The result — delivered a 33.1% annualized return based on a combination of debt and equity.

— SCALE

Nationwide Portfolio Snapshot

22

Total Properties

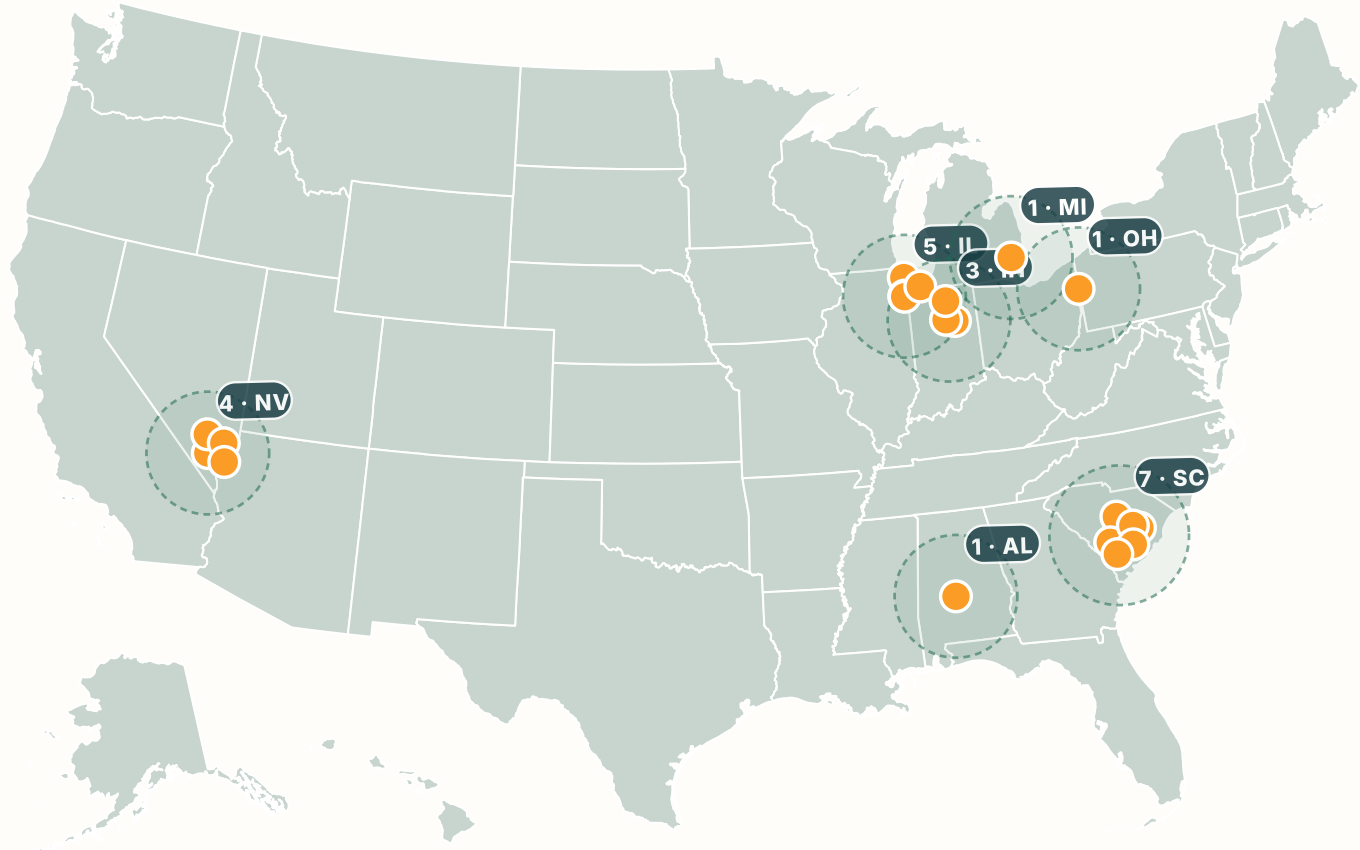
647

Total Units

\$26M

Total Assets Under Management

→ Click any pin on the map to see property details



Strategic Allocation Framework



01

Manufactured Housing Communities (MHCs)

Off-market parks acquired below replacement cost, then stabilized through infrastructure and new home placement.



02

Distressed Multifamily Affordable Housing

Underperforming affordable assets repositioned through rent growth and disciplined operational stabilization.



03

Single Room Occupancy (SRO) & Workforce Housing

Transitional and workforce housing serving the most underserved segments of the rental market.

Experienced Stewards of Capital



Dr. Canaan Van Williams

Founder & Managing Partner

25+ years in real estate investment. An industry leader in sourcing, revitalizing, and managing Class B and C value-add properties. Author of "Driving Social Impact Investment."

 [Let's Connect](#)



Greg C. Simonian
Senior Vice President

20+ years as an alternative investment distribution executive, raising over \$4.5 billion across hedge funds, private equity, managed futures, and real estate strategies.



Bob Totaro
Vice President of Sales

40+ years of successful investment experience across multiple financial products, with an extensive network of Broker-Dealers, RIAs, and Family Offices.



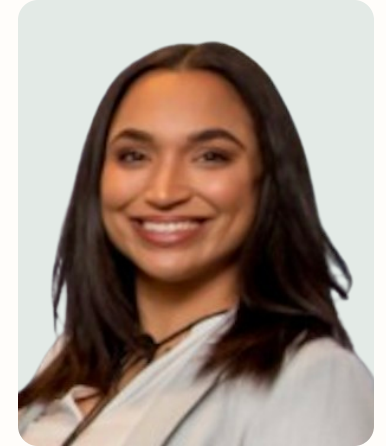
Tony Lawrence
Director of Operations

Operations-focused leader managing investor relations, portfolio operations, and scalable systems that align financial returns with measurable outcomes.



Jesse Hollander
Director

20+ years in financial services across private equity, venture capital, and mission-driven philanthropy, specializing in values-aligned fund structuring.



Alicia Galloway
Investor Relations Manager

15+ years working with high-net-worth investors, supporting the raise of tens of millions of dollars across multifamily real estate acquisitions.

Honest answers to common questions

Minimum, term & liquidity?

\$250K minimum across 2–4 year terms. Bonds are illiquid by design; interest is paid quarterly and principal is returned at maturity.

What if a property underperforms?

Returns are **cross-collateralized across 22 NOAH properties** with priority repayment ahead of sponsor equity. Current LTV: **>65%**. Current DSCR: **1.45x–1.65x**, stabilized 3.25x+.

How does this perform in a recession?

Through 2020–2021 our manufactured-housing portfolio delivered **100% rent collection** and **100% uninterrupted distributions** — affordable housing is structurally recession-resilient.

Do I receive Schedule K-1 or Form 1099?

All distributions are reported annually on **Form 1099**. Consult your tax advisor for treatment specific to your situation.

What's the sponsor's track record?

25+ years across 14 community transformations with realized exits at **33% and 49% annualized**. Third-party verified by Morningstar Sustainalytics, UN PRI, BlueMark, and Impact Evaluation Lab.

Can I redeem early?

Bonds are illiquid by design (2–4 year terms). Early redemption is at the issuer's discretion under the PPM. Please review the PPM for full terms.

Your next 3 steps

A simple, transparent path from interest to investment.

1

Schedule a 30-min call

Intro with our team. We'll walk through your goals, the offering structure, and answer any questions.

[Book a time →](#)

2

Review the PPM & data room

Diligence on your timeline. PPM, audited financials, current portfolio detail, and verified impact reports.

[Access data room →](#)

3

Wire funds & receive your bonds

Sign the subscription documents, wire your allocation, and begin receiving steady quarterly distributions in the following quarter.

[Reserve My Allocation →](#)

Rule 506(c) · Institutional & accredited investors only

Important Disclosures

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- The securities are unregistered, speculative, illiquid, and involve a **high degree of risk**; investors should be able to bear the economic risk of an indefinite investment and a possible complete loss of capital.
- Investors are purchasing interests in a private fund, not direct interests in any specific real estate asset, and any collateral or security interests in underlying assets may not be sufficient to avoid losses.

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— THE OPPORTUNITY

More Than Returns

Proactive Sustainable Bonds™ offer more than returns — they represent a commitment to creating a better world while improving your financial future.

KEY HIGHLIGHTS

- ✓ \$175M targeted raise for asset-backed NOAH properties
- ✓ 30%, 45%, or 60% total returns with <65% leverage
- ✓ Third-party verified impact; recession-resilient cash flows

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