

Why Proactive Sustainable Bonds™

Proven Affordable Housing Operator

Proactive Sustainable Bonds™ is a real estate-backed investment platform focused on the acquisition, renovation, stabilization, and operation of workforce and affordable housing assets across the United States, supported by third-party verification, independent due diligence, a multi-state portfolio, and a demonstrated track record of value creation and investor distributions.

Key Differentiators

Demonstrated Track Record

- \$7.5 million+ returned to investors and lenders
- 22 properties and 647 housing units across a multi-state portfolio
- 25+ years of affordable housing and real estate investment experience

Resilient Asset Class

- 100% rent collection during the COVID-19 pandemic
- 100% uninterrupted investor distributions during the COVID-19 pandemic
- Focus on workforce and affordable housing sectors supported by long-term supply-demand fundamentals

Independent Validation

- Third-party verified by Morningstar Sustainalytics, BlueMark, and Impact Evaluation Lab
- Signatory to the United Nations Principles for Responsible Investment (UN PRI)
- Independent third-party due diligence completed on the platform, portfolio, and operations

Operational Value Creation

- Vertically integrated acquisition, renovation, and asset management platform
- Focused on increasing occupancy, improving infrastructure, enhancing operational efficiency, and strengthening cash flow
- Disciplined approach to improving property values, debt service coverage, and long-term portfolio performance

Portfolio Snapshot

22

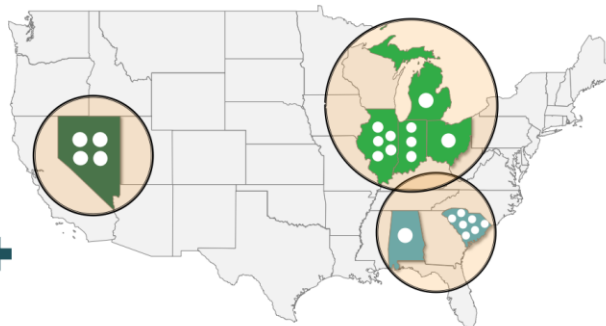
Total Properties

647

Total Units

\$50M+

Total AUM



Affordable Housing Crisis

7 Million Unit Shortfall

The U.S. faces a severe shortage of affordable homes available to low-income renters.

50% of Renters Burdened

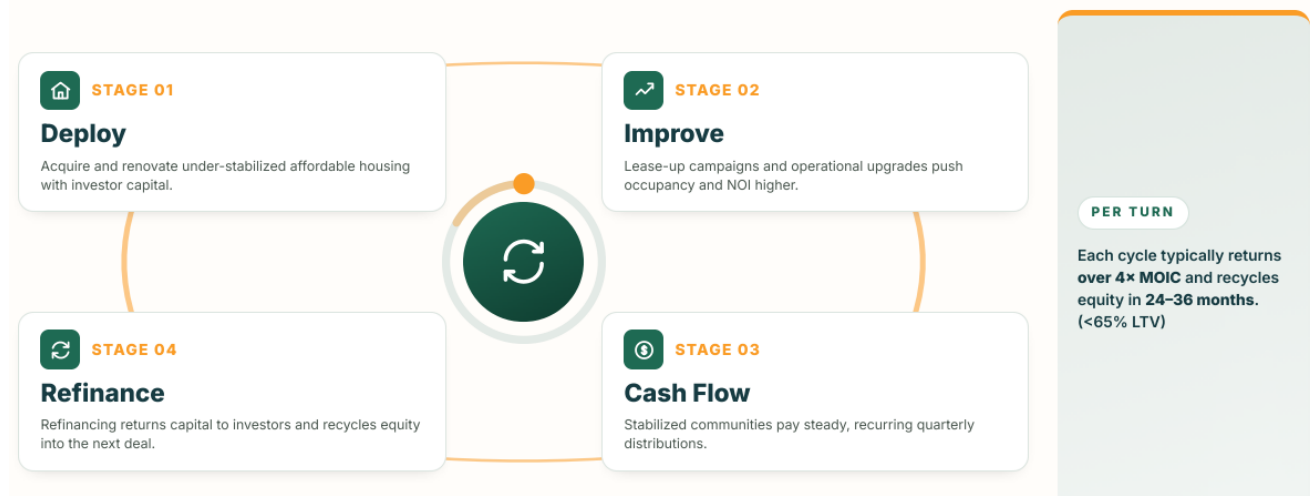
Nearly half of all American renters are cost-burdened, spending over 30% of their income on housing.

44 Million Americans

Live in mobile homes, which represents a critical source of affordable housing.

The Proactive Flywheel

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



Investment Strategy

The platform targets naturally occurring affordable housing (NOAH), manufactured housing communities, workforce housing, multifamily properties, and transitional housing assets in markets characterized by housing shortages and affordability challenges. Capital is deployed into property improvements, infrastructure upgrades, occupancy growth initiatives, and balance sheet strengthening activities designed to support current income generation and long-term value creation.

Investment Thesis

Workforce and affordable housing represent one of the most compelling risk-adjusted opportunities in U.S. real estate today. A persistent national housing shortage, combined with increasing affordability challenges, continues to support demand for essential housing assets across multiple economic cycles.



CURRENT OFFERING MATERIALS AVAILABLE DIRECTLY FROM ISSUER UPON REQUEST.

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The projected mid-July 2026 refinancing is subject to numerous conditions and uncertainties and may not occur on the expected timeline or at all. Investors should underwrite this investment assuming a full 12-month or longer hold period and should not rely on early exit scenarios for liquidity planning. The properties securing this debt are in various stages of stabilization and may not achieve projected occupancy, rental rates, or operating performance. This investment is illiquid; investors should expect to hold until maturity or exit and should not invest funds they may need for other purposes. There is no secondary market for these securities and transfer restrictions apply. Tax treatment is uncertain and may be unfavorable. Investors may receive Schedule K-1s or 1099 forms depending on investment structure, and should consult with qualified tax advisors regarding the treatment of current income, deferred payments, and potential early exit scenarios. Interest income is generally taxable as ordinary income at the investor's marginal tax rate. State and local tax obligations may also apply. This offering is made available only to accredited investors as defined in Rule 501 of Regulation D under the Securities Act of 1933. By accepting this document, you represent and warrant that you meet the accredited investor requirements and have sufficient knowledge and experience in financial and business matters to evaluate the merits and risks of this investment. Securities offered have not been registered with the U.S. Securities and Exchange Commission or any state securities commission and are being offered in reliance on exemptions from registration requirements. No governmental authority has passed upon the accuracy or adequacy of this document or the merits of this offering.

All forward-looking statements regarding returns, timelines, property performance, refinancing, and exit scenarios are based on current expectations and assumptions that are subject to significant uncertainties and contingencies, many of which are beyond the sponsor's control. Actual results may differ materially from projected results. Investors should conduct their own due diligence and not rely solely on information provided by the sponsor.

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