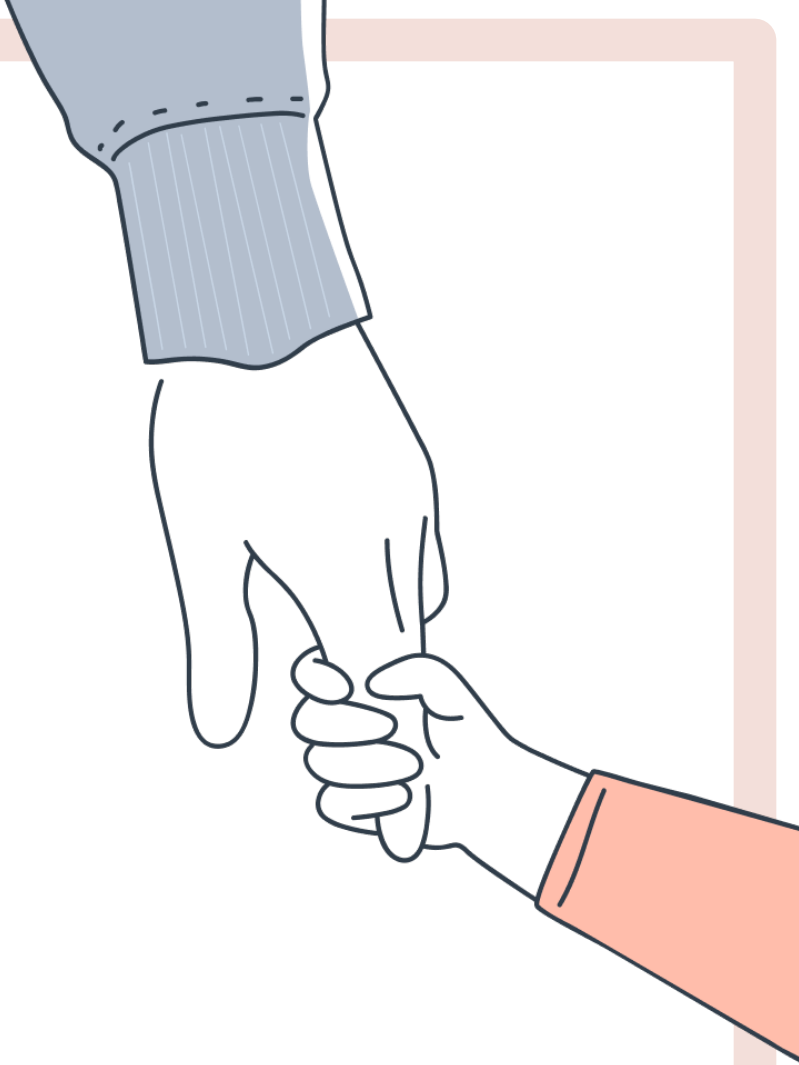




Saving Homes



Saving Homes

Supporting Families, Preserving Homes, and
Breaking the Cycle of Generational Poverty

Saving Homes is dedicated to supporting and empowering families facing foreclosure, ensuring the preservation of their most crucial financial and emotional asset
—their home.

Saving Homes is a registered 501(c) affordable housing non-profit based in North Carolina.

Our Mission & Vision

Saving Homes is dedicated to supporting and empowering families facing foreclosure, ensuring they can maintain stable and secure homes for their children.

Through financial assistance, guidance, and a wealth of resources, we help families overcome housing challenges, preserve their equity, and lay the foundation for a brighter future.



By addressing the affordable housing crisis head-on, we aim to build a future where stable housing is accessible and sustainable for hardworking Americans.

We pride ourselves on a charity model where each donation multiplies its impact, fostering perpetual growth and sustainability for generations to come.

Foreclosure is the Fast Track to Homelessness

The largest representative study of homelessness in the United States since the mid-1990s was released in June 2023.¹

The study found that for most of the participants one-time financial help would have prevented their homelessness.

66% reported current mental health conditions, noting how the stresses of homelessness exacerbated mental health symptoms.¹

Nearly 9 in 10 (89%) participants noted housing costs as a barrier to re-entering permanent housing.¹



Physical and sexual victimization was common. Nearly three quarters experienced physical violence in their lifetime; 24% experienced sexual violence.¹

Forty-five percent of all participants reported their health as poor or fair and 60% reported a chronic disease.¹

Why Help Save a Family's Home?

When a child's home is foreclosed upon, they often experience...

Housing Instability, and Even Homelessness

Research suggests that stable housing is important for healthy child development.⁸

Children that experience eviction have a much higher rate of becoming homeless, turning to juvenile crime and drugs, and dropping out of school.

A Lifetime of Financial Strain

Research shows that poverty is linked to a growing skills gap between the skills needed to obtain jobs that pay a "living wage" and the skills that young adults who have grown up poor have developed.³

Decrease in Overall Physical Well-Being

Among studies based on individual-level data, the personal experience of home foreclosure was associated with worsened outcomes including depression, anxiety, alcohol use, psychological distress, and suicide.⁹

Increased Probability for Juvenile Delinquency

Poor emotional and behavioral self-control in early childhood, both related to growing up in poverty, are related to academic disciplinary problems in elementary and middle school-years, which is related to delinquency in adolescence.⁸

The Economic Cost of Child Poverty.

Economists estimate that childhood poverty costs the U.S. economy over \$1 trillion per year, or 5.4% GDP.²

Childhood poverty not only has long-lasting effects on health and education, but also quantifiable economic costs.⁴

Research suggests that stable housing is important for healthy child development.⁴

| Type of Cost | Economic Cost (Billions of Dollars) |
|---|-------------------------------------|
| Reduced Earnings | \$294 |
| Increased victimization cost of street crime | 201 |
| Increased health cost | 192 |
| Increased corrections and crime deterrence cost | 123 |
| Increased child homelessness cost | 97 |
| Increased social costs of incarceration | 83 |
| Increased child maltreatment cost | 41 |
| Total | \$1,030 |

Addressing the Affordable Housing Crisis

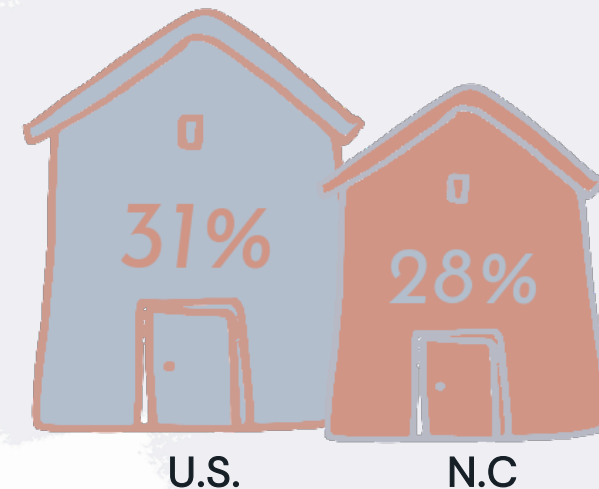
Our mission is to disrupt the cycle of poverty by safeguarding the foundation of a families' financial and emotional well-being—their homes.

Children are about twice as likely as adults to live in poor families. This means that **children are overrepresented among our nation's poor**; they represent 23 percent of the population but comprise 32 percent of all people in poverty.⁵

With the recent surge in interest rates, escalating rents, and a housing shortage, many individuals find themselves overwhelmed by the economic challenges they face.

Research shows 50% of foreclosures stem from unforeseen medical emergencies, while divorce, illness, job loss, and other traumas also drive families to the brink of losing their homes.⁷

Percentage of children under 6 living in families that experience housing insecurity, 2021*



Source⁵

**A child's family experiences housing insecurity when their rents or owner cost (e.g., mortgage payments) exceed 30% of the family income on a monthly basis.*

How We Help

Saving Homes works directly with a recipient's bank to bring all mortgage payments current. **The funds used to stop a family's foreclosure are recorded against their home as a 0%, no-payment second mortgage.** In the future, when the property changes hands, the money is paid back to Saving Homes, and we can help another family.



Program Highlights:

- ✓ Stop the foreclosure process.
- ✓ Catch up on back payments through the platform.
- ✓ Counseling and guidance.
- ✓ Ability to save home equity and valuable assets.
- ✓ Pass real estate down through generations.
- ✓ Allow children to stay in their community, school, work, friends, and support system.

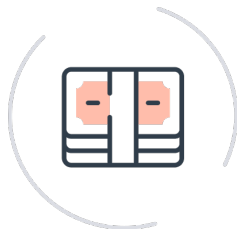
Starting with North Carolina

Expanding throughout the U.S.



Rising rates of foreclosure

In Q3 2023, North Carolina had the greatest annual increases of foreclosures in the country (up 53 percent).⁶



Increases in housing cost have spiked rates of foreclosure

U.S. Foreclosure Activity Report, shows foreclosure filings during the third quarter of 2023, up 34 percent from a year ago.⁶



Cost of living and affordable housing is a top priority

When residents in Wake County, North Carolina were asked what the county's top priority should be, nearly 63% of people said cost of living and about 56% said affordable housing.³

Reasons to Contribute

Saving Homes provides families facing foreclosure with the money and guidance they need to save their home.



Make an Immediate, Life Altering Difference

You can directly impact the lives of families facing the threat of losing their homes. Your donation translates into real, tangible results, giving families a chance to overcome housing challenges and build a brighter future.



Address the Affordable Housing Crisis

Access to affordable housing affects countless individuals and communities. Your support helps Saving Homes tackle one of the root causes of the crisis and advocate for change.



Create a Multi-generational Impact

Your donation goes beyond immediate assistance. It has the power to create a lasting impact on families and future generations. Moreover, your support contributes to the long-term sustainability of our programs.

How One Donation Can Save Homes for Generations to Come



How it Works for Participants

1

Parents Facing Foreclosure Apply

Applicants answer a few quick questions and a Saving Homes guide reaches out to them.

2

Screening Process

We stringently vet all applicants, making sure they are actively working to improve their circumstances and willing to receive guidance and career coaching.

3

Free 0% Interest Loan Secured!

Saving Homes stops the foreclosure & establishes a 0% no-payment lien on their property directly with the bank.

4

Counseling & Guidance

We offer guidance to help ensure families are not taken advantage of by investors or lose out on options available due to a lack of knowledge or resources.



How it Works for Donors

Donations Received

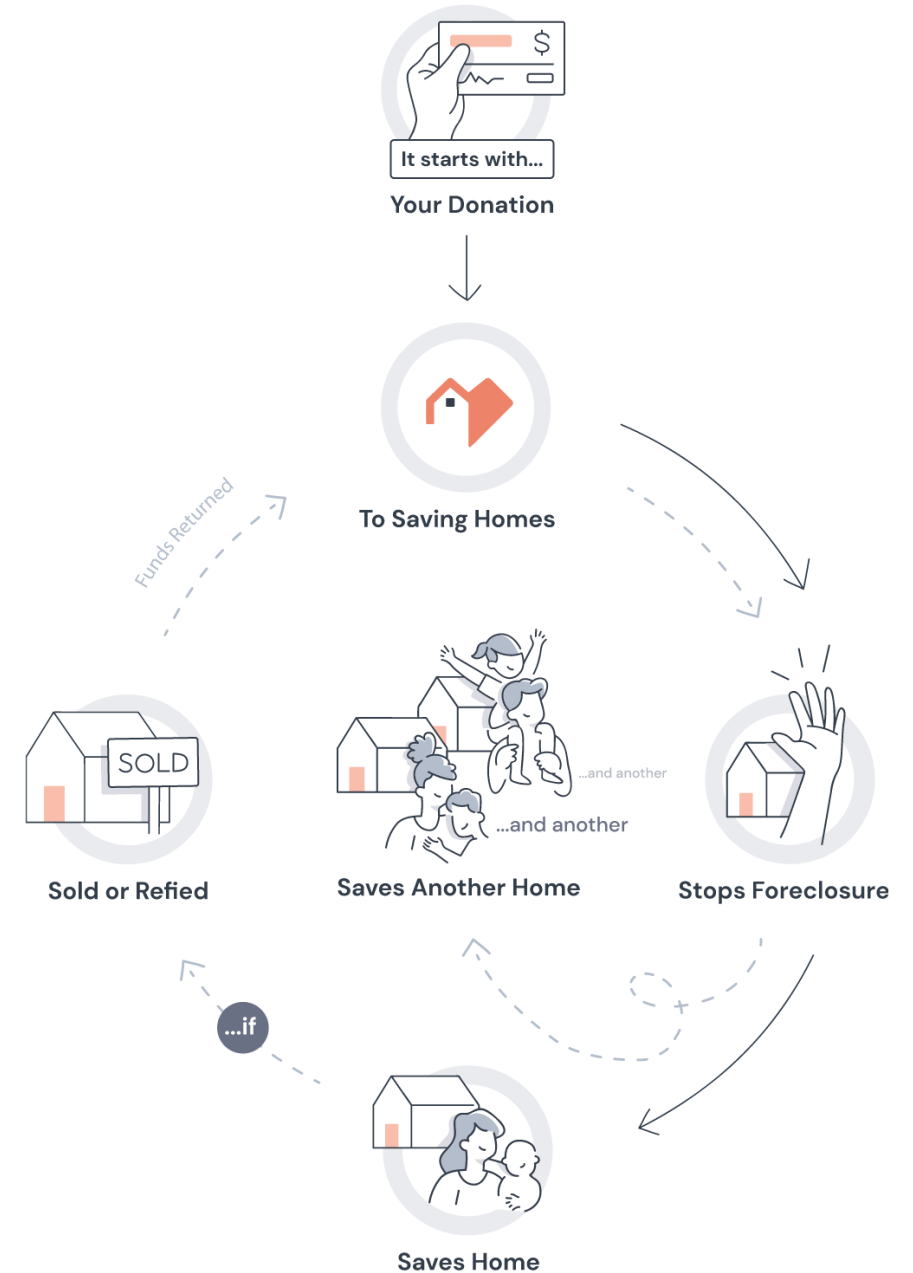
Saving Homes collects tax-deductible donations from caring people like you.

Funds Deployed

Our aim is for 92% of all donations to go directly to save a home in need. We ensure that funds go towards providing financial assistance, guidance, and resources to those who need it most. Your support enables us to make a tangible difference in the lives of parents and their children.

Pay it Forward

If the property is sold or refinanced, the money is paid back to Saving Homes to help the next family. This means your donation can help people for years to come.



Who Should Donate

Creating the ultimate win-win.

Banks

By supporting Saving Homes, your financial institution not only demonstrates a commitment to community betterment but also opens avenues for mutually beneficial outcomes. In cases where your loans face foreclosure, **your donation has the potential to facilitate resolutions** benefiting all parties involved. This aligns with the principles of the Community Reinvestment Act (CRA), emphasizing your dedication to meeting the credit needs of neighborhoods, especially those with low-and moderate-income demographics.

Realtors

Add us as a **Charity Give Back Program** and be part of the solution. If you've prospered in real estate, contemplate giving back to your community by allocating a portion of your commissions to aid families in need. This not only showcases your commitment to social responsibility but also helps uphold property values. Participating realtors enjoy **exclusive access to our premium listings**, fostering positive impacts on both your local community and professional network.

Investors

If you've amassed considerable wealth through adept real estate transactions with motivated sellers, it's time to express gratitude and give back to the industry that has fueled your financial success. This initiative allows you to demonstrate social responsibility and positively contribute to a community that may have faced challenges in the property market. Additionally, investors who contribute will **gain access to opportunities for quick sales**, recognizing that not every home can be saved but ensuring a meaningful impact on both the local community and your professional network.

Current Fundraising Progress

Founded in 2022, the organization has raised over \$200k to fund the development of a web platform, establish a core team and build business operations. Our goal is to aid families in need before the conclusion of 2024.



□ Web Platform □ Marketing □ Team □ Legal



Develop Platform

Launch web platform in Q4 2023



Team

5 hires in 2024 to build out the core Saving Homes team



Marketing

Begin reaching families in NC in 2024

Our Goals in 2024

Stopping foreclosure and creating stability

Our 1 Year Goal



177
Children in homes saved

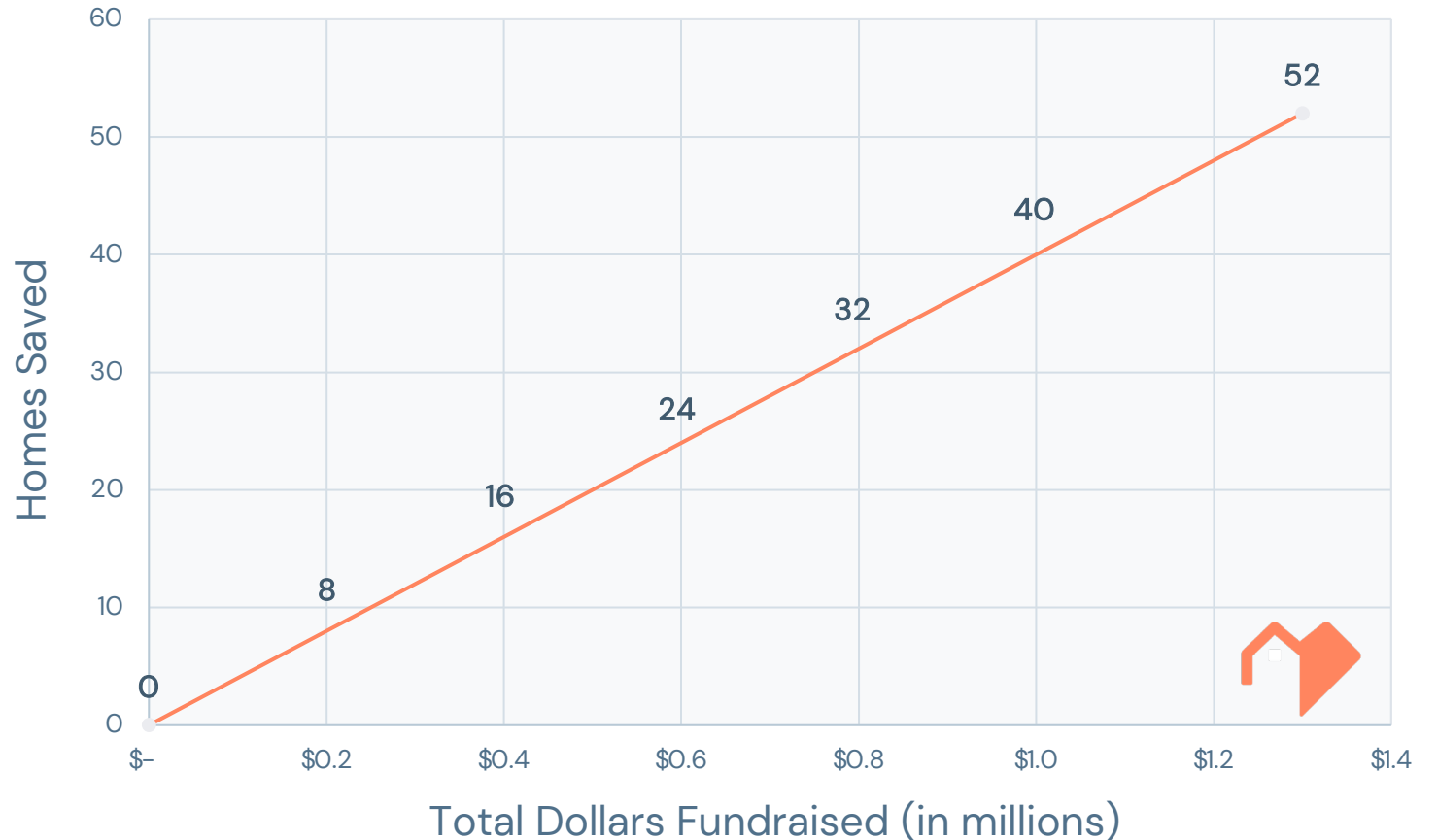


52
Houses saved: estimated
funding needed - \$1.4 million



\$3.7M
In equity saved

2024 Fundraising Goal and Homes Saved



Our Long-Term Vision

Stopping foreclosure and creating stability

Our 5 Year Goal



2,178
Children in homes saved

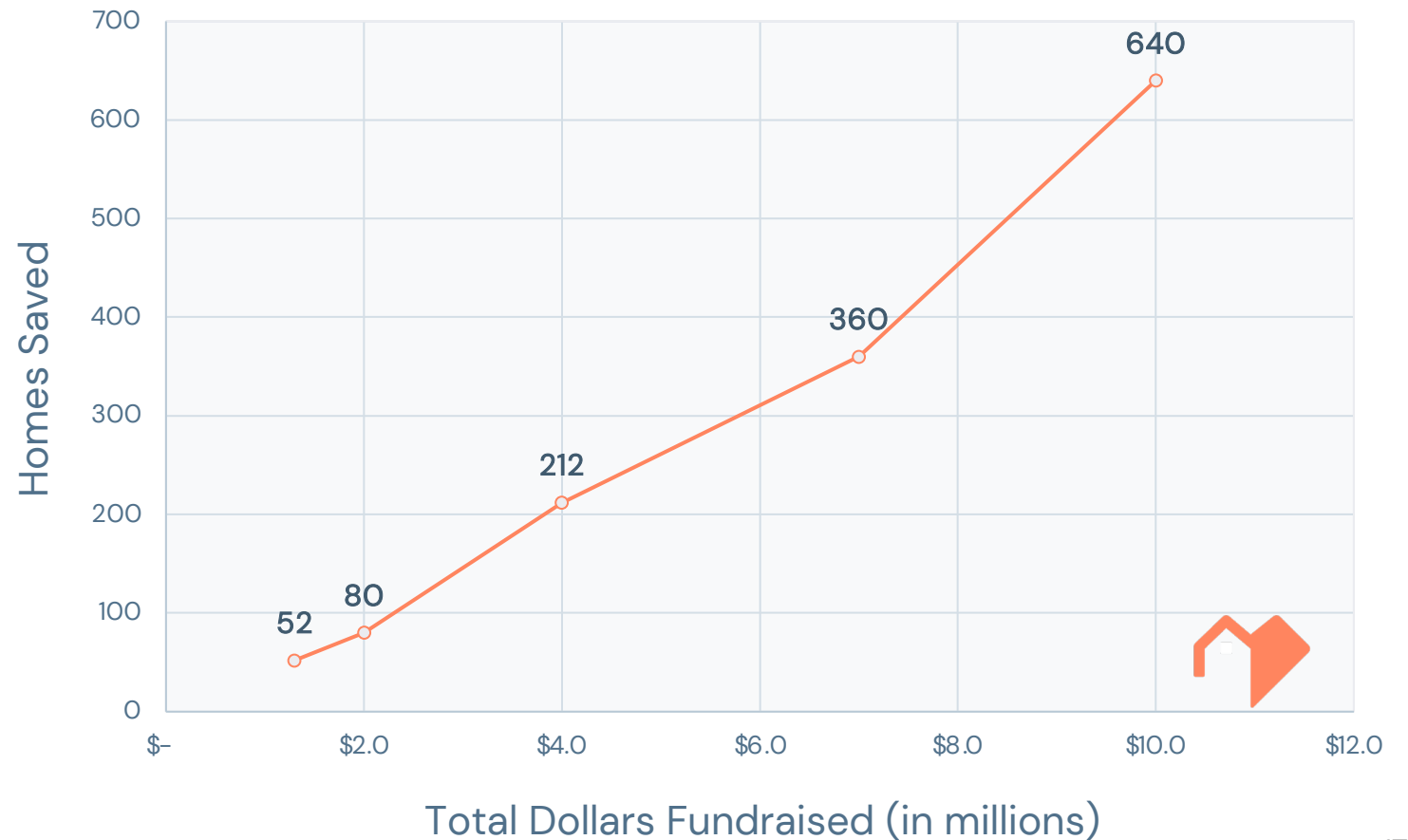


640
Houses saved



\$45.5M
In equity saved

5 Year Fundraising Goal and Homes Saved



Our Partners and Corporate Sponsors



Founder

Ross Hamilton



Ross Hamilton is the founder of Saving Homes. He has over 21 years experience as an investor, marketer and entrepreneur in the real estate space.

Ross began his real estate career in his early twenties fixing and flipping properties. Using this foundation, Ross took the profits and seeded the development of Connected Investors, a social network and investment property marketplace for real estate investors and private lenders. As the founder and CEO of Connected Investors, he grew the company to over \$15 million per year in revenue and successfully exited the company to First American Data in 2019. Now, he is dedicating his resources, expertise, and influence to combat the expanding affordable housing crisis.

Through Saving Homes, Ross's new mission is centered around using advancements in technology and finance to solve the problem of affordable housing. He leverages his network of successful real estate investors, data, and expertise to create a positive lasting impact on the housing sector.

Advisors & Team

Our team consists of a diverse group of professionals, including experienced real estate specialists, dedicated philanthropists, financial experts, and tech entrepreneurs. Together, we bring a wealth of knowledge, skills and passion to our mission of saving homes and supporting families in need.



Eudania Burrell

From Foreclosure to Fortune



Than Merrill

Real Estate Investor and Trainer



Josiah Grimes

CEO of New Reach Education



Matt Andrews

A Leader of Leaders



Tim Mai

Real Estate Coach and Philanthropist

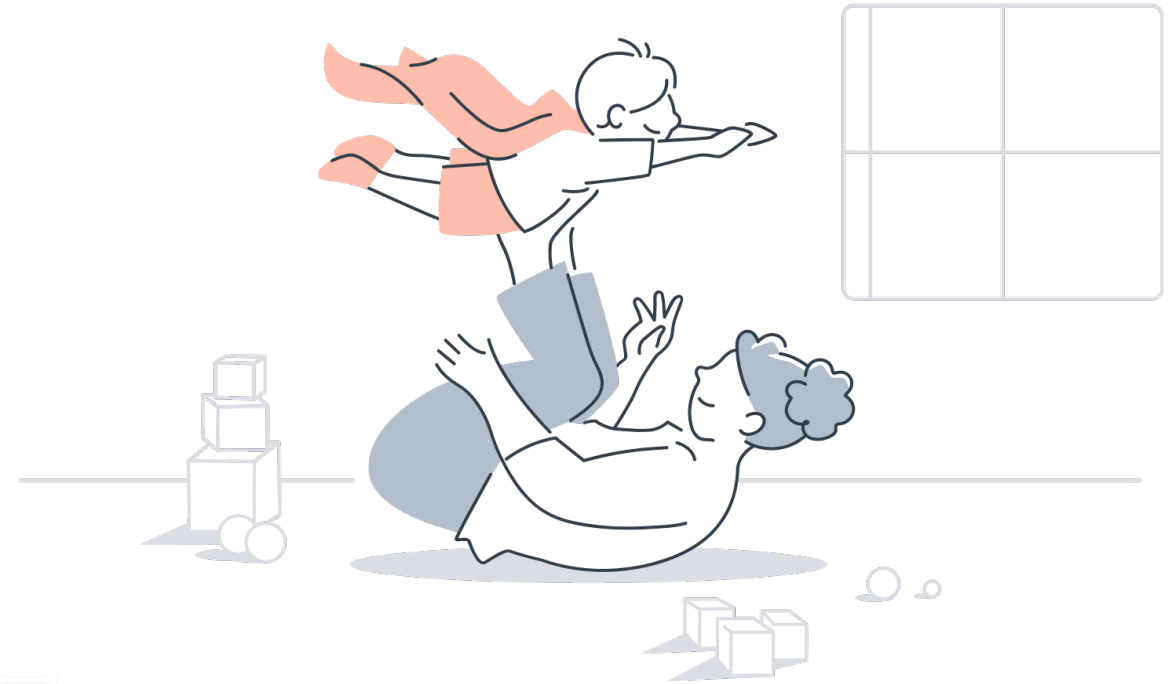


Christina Krause

Data-driven REI Expert

Key Points

Saving Homes is dedicated to supporting and empowering families with children facing foreclosure. Through financial assistance and a wealth of resources, we help parents overcome housing challenges, preserve their equity, and lay the foundation for a brighter future.



Together We Can:

- ✓ Maintain stable and secure environment and community for children.
- ✓ Prevent child homelessness.
- ✓ Address the affordable housing crisis head-on.
- ✓ Reduce the economic cost of childhood poverty.
- ✓ Create a multi generational impact.
- ✓ Save Homes.

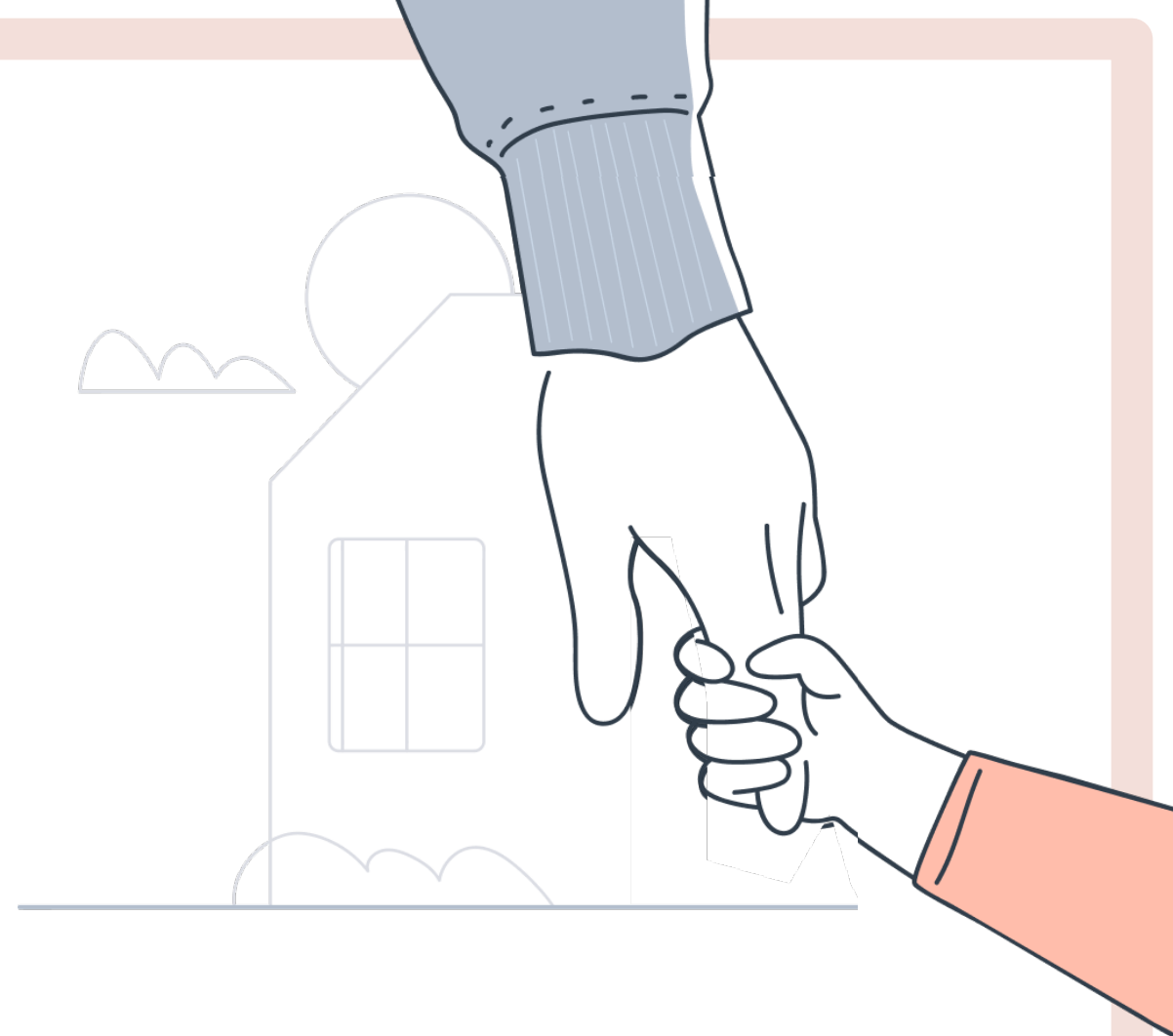
Thank You

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Research/Reference

1. [The UCSF Benioff Homelessness and Housing Initiative \(BHHI\) has released the largest representative study of homelessness in the United States since the mid-1990s](#)
2. [Estimating the Economic Cost of Childhood Poverty in the United States](#)
3. [Cost of Living and Affordable Housing top Priorities for Wake County Residents](#)
4. [Housing and Child Well Being: Implications for Research, Policy, and Practice](#)
5. [Facts About Low-Income Children \(National Center for Children in Poverty\)](#)
6. [Atom Data Q3 2023 U.S. Foreclosure Market Report](#)
7. [Getting Source From Ross](#)
8. [Children, Families and Poverty: Definitions, Trends, Emerging Science and Implications for Policy](#)
9. [Home Foreclosure, Health, and Mental Health: A Systematic Review of Individual, Aggregate, and Contextual Associations](#)

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