



10x your lending business

November 2021



Brew Johnson
CEO and co-founder of PeerStreet



Oren Ben Shaul
CTO of PeerStreet



Technology has disrupted our everyday lives

Etsy

lyft



POSTMATES

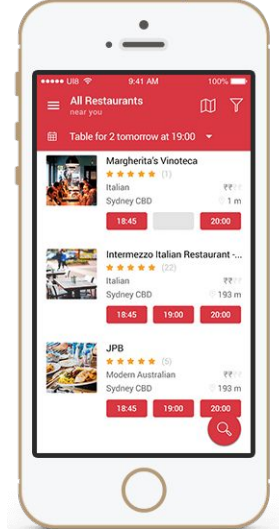
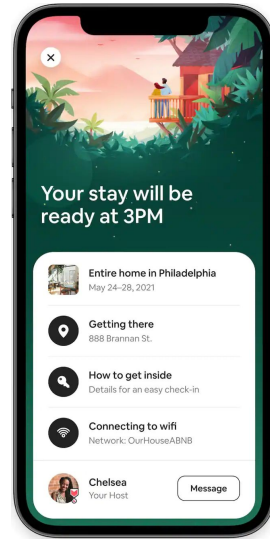
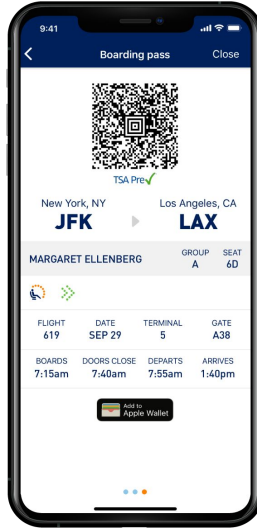
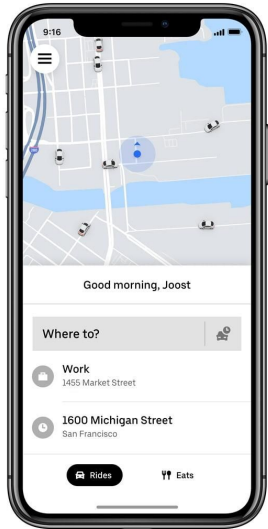
Opendoor



PELOTON



Consumers now expect a tech based experience





Priv



[priceline](#)



[prime video](#)



[princess polly](#)



[Prichard Colón](#)

Former professional boxer



[Diana, Princess of Wales](#)



[Prince Harry, Duke of Sussex](#)

British prince



[pride month](#)



[Prince](#)

American singer-songwriter



[prime day 2021](#)



[Principal](#)





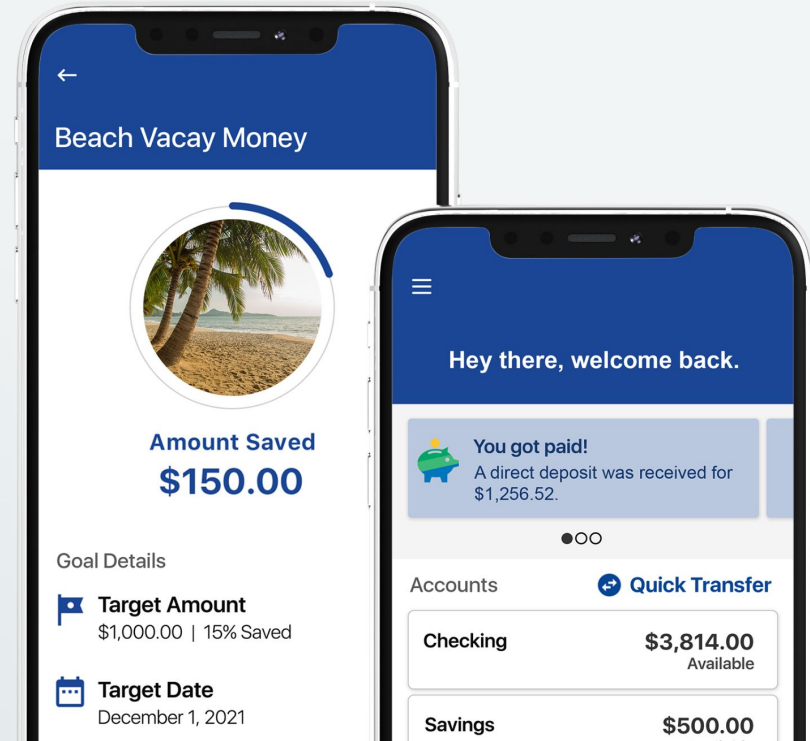
The advertised price has changed

Due to availability, the advertised price of £641.00 is no longer available on these dates. The new price is now £2,253.50.

[Continue](#)

BRITISH AIRWAYS 

It's time to adopt the move towards technology



Beach Vacay Money



Amount Saved
\$150.00

Goal Details



Target Amount

\$1,000.00 | 15% Saved



Target Date

December 1, 2021



Hey there, welcome back.



You got paid!

A direct deposit was received for
\$1,256.52.



Accounts



Quick Transfer

Checking

\$3,814.00
Available

Savings

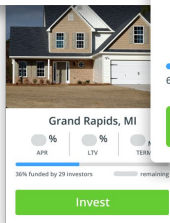
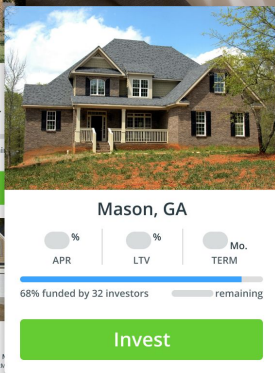
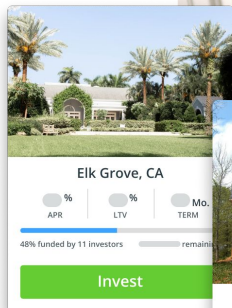
\$500.00

Let us be the technology partner for your business



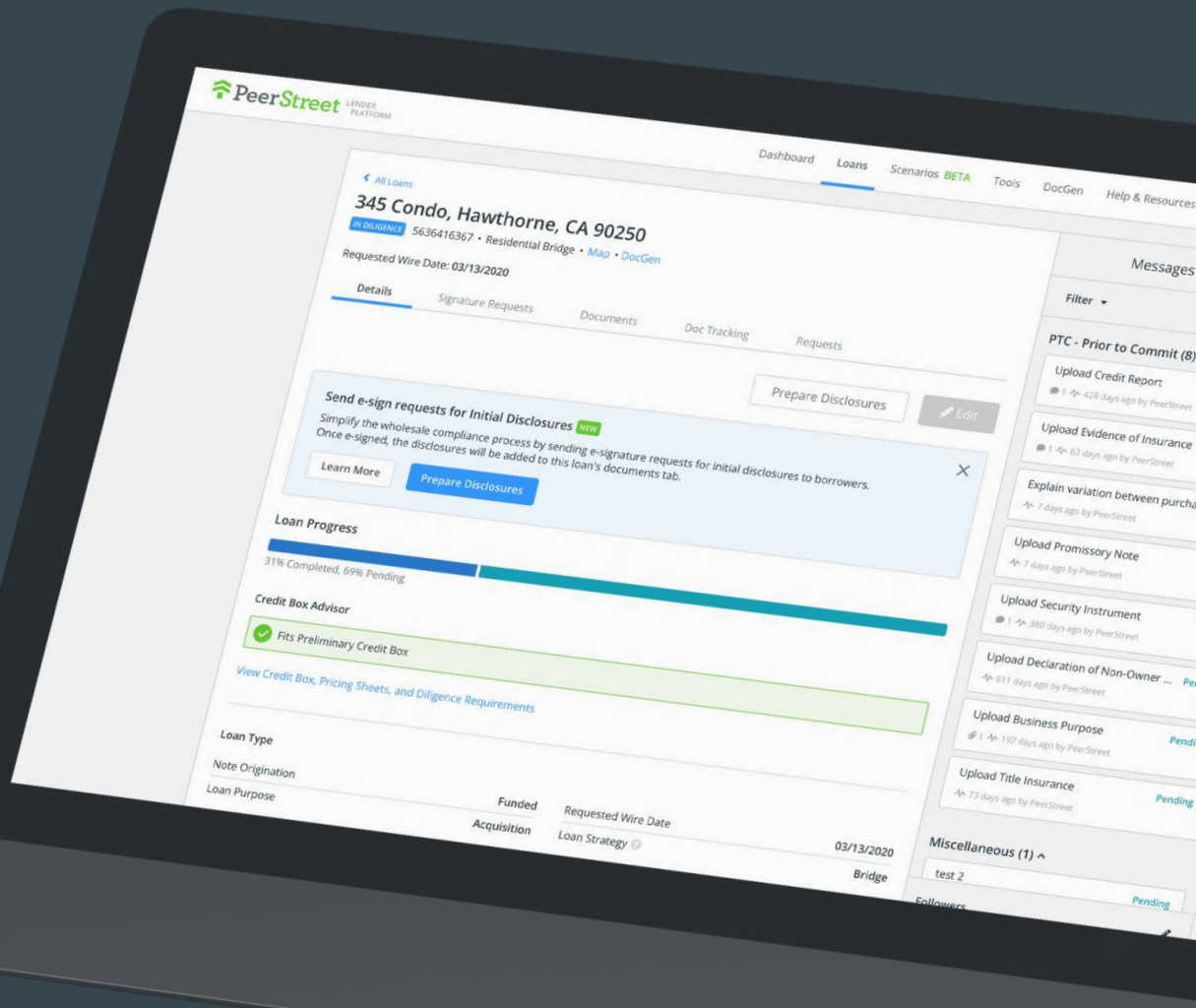
Credit Box Advisor

- ✓ Loan Criteria
- ✓ Track Record
- ✓ Demand



We believe originating a loan should be easy

- Better technology
- Access to capital
- More loan volume



Amazon empowers the entrepreneur



PeerStreet empowers our customers



Private Money
Lender in Arkansas



Global financial
institution in
New York



So, just like Airbnb lets people compete with big hotels...



Anyone with a room

VS.

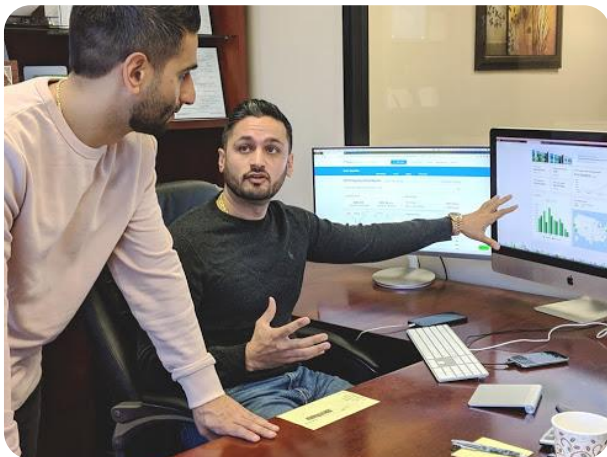
Hotels



Big hotels



PeerStreet enables local lenders to compete with large institutional lenders



VS.

Large Banks



“The future is here, it’s just not very evenly distributed **(yet)**.”

William Gibson



OUR VISION

Originating, selling and investing in
a real estate loan is as easy as
buying on Amazon.



[← All Loans](#)

3365 Overland Ave , los angeles, CA

PURCHASING 6631432735 • Residential for Rent • [Map](#)

Requested Wire Date: 11/14/2019

Scheduled Wire Date: 08/15/2019

[Details](#)
[Signature Requests](#)
[Documents](#)
[Doc Tracking](#)
[Requests](#)
[Prepare Disclosures](#)
[Edit](#)

Send e-sign requests for Initial Disclosures NEW

Simplify the wholesale compliance process by sending e-signature requests for initial disclosures to borrowers. Once e-signed, the disclosures will be added to this loan's documents tab.

[Learn More](#)
[Prepare Disclosures](#)

Loan Packet Tracking Information

Sending To	Tracking Number	Carrier Status	Carrier	Added
------------	-----------------	----------------	---------	-------

[+ Add Tracking Number](#)

Borrower Contact Information

Valid information is required for servicing payments

Name	Address	SSN/EIN	FICO	
Abe	12312412 sdafs, fdaf, CA 90066	***6789	700	Edit
Din Djarin	123	*** 6789	594	Edit Delete

[+ Add Additional Borrower](#)
[Messages](#)
[Tasks ⁵](#)

Filter ▾

[Submit Multiple](#)

PTD - Prior to Docs (2) ^

[Provide Borrower\(s\) Contact Information](#)
[Provide Closing Agent\(s\) Information](#)

PTF - Prior to Funding (5) ^

[Sign and Upload Purchase Document](#)
[Provide Tracking Number For Documents](#)
[Send Allonge to Closing Agent](#)
[Send Assignment of Security Interest](#)
[Upload ALTA Survey](#)

2-4h 560 days ago by PeerStreet

Followers

Followers

[Messages](#)
[Tasks ⁵](#)

Filter ▾

[Submit Multiple](#)

PTC - Prior to Commit (26) ^

[Upload Borrower ID](#)
[Upload Borrower Track Record](#)
[Upload Borrower Liquidity Documentation](#)
[Upload Valuation Report](#)
[Upload Valuation Validation](#)
[Upload Flood Hazard Determination Form](#)
[How will the loan proceeds be used?](#)
[Upload Personal Guaranty](#)
[Upload Declaration of Non-Owner Occupancy](#)
[Upload Business Purpose](#)
[Upload Settlement Statement](#)
[Upload Certificate of Good Standing](#)


[← Saved Scenarios](#)

Scenario Builder

Explore scenarios and check out how different loan terms affect your pricing.

Loan Information * Required

Loan Product*

☒ Residential Bridge
 ☐ Residential for Rent

Note Origination*

☒ Table Funding
 ☐ Funding Into Origination

Loan Purpose*

☐ Acquisition
 ☒ Cash Out Refinance
 ☐ Refinance

ZIP Code*

As Is Value* ?

Min = \$100,000.00

Designated Credit Score* ?

Min = 660

Designated Track Record* ?

Loan Term

Lender Spread (max 3%)*

 %

B-Piece ?

Is this a Construction Loan? ?

☐ Yes
 ☒ No

Construction Budget*

ARV*

Construction Reserve ?

Estimate

Credit Box Advisor

☒ Fits Preliminary Credit Box

Scenarios

LTV	Loan Amount	Interest Rate	Purchase Rate	Spread Revenue	Monthly Payment
65%	\$60,000.00	BEST RATE 5.750%	5.750%	1.275	\$1,000.00
70%	\$60,000.00	5.750%	5.750%	1.275	\$1,000.00
75%	\$60,000.00	5.750%	5.750%	1.275	\$1,000.00
80%	\$60,000.00	5.750%	5.750%	1.275	\$1,000.00
85%	\$60,000.00	5.750%	5.750%	1.275	\$1,000.00
MAX LEVERAGE 90%	\$60,000.00	5.750%	5.750%	1.275	\$1,000.00

[+ Custom amount](#)
[View Credit Box, Pricing Sheets, and Diligence Requirements](#)

Estimates are not a commitment to fund and may not reflect general market pricing.

[Save Draft](#)






This is just the beginning



Transparency



Speed



Ease-of-use



Lower cost
of capital



We want to provide you with the building blocks



We want to be the **sole provider** for all things origination technology



We've created the tools and technology to **enable you to grow your business... at your speed.**



Our **technology** will take care of your back office processes



Our prediction for the future

Embrace change today,
be the leader tomorrow

Partner with us



\$4.4 Billion

in transacted
volume



\$1.9 Billion

Assets under
management



12,000

Loans
funded

