Holmes BUILD CO.

HomeReady™

RESIDENTIAL ACQUISITION.
STRATEGIC RENOVATION.
DEFINED EXIT.

A private capital opportunity built around transforming under-improved residential properties into desirable, move-in-ready homes.



REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.

Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes
BUILD CO.

THE OPPORTUNITY

A Different Approach to Residential Value Creation

- Many homebuyers can identify the right location, lot, neighbourhood, or house, but struggle when the property requires significant renovation.
- Traditional financing can also make purchasing and immediately renovating a property complicated.
- **HomeReady™ is designed to bridge that gap.**
- Rather than asking the purchaser to acquire a property and manage the renovation themselves, Holmes Build Co. acquires the property, completes an agreed improvement program, and sells the finished home to the purchaser.
- For investors, this creates an opportunity to deploy capital into **short-duration, asset-backed residential property acquisitions with a defined exit strategy.**



REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.

Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes
BUILD CO.

THE HOMEREADY™ MODEL

You Find It. We Buy It.
We Upgrade It. You Make It Home.

HomeReady™ combines four components:

1. ACQUISITION
Holmes Build Co. identifies and acquires residential properties with renovation potential.

2. COMMITTED END BUYER
Where appropriate, an end purchaser enters into an Agreement of Purchase and Sale for the completed property, subject to the project's contractual structure and applicable conditions.

3. VALUE CREATION
Holmes Build Co. manages renovations, restoration, modernization and construction improvements.

4. DISPOSITION
Upon completion, the purchaser closes on the finished, move-in-ready property.

The objective is straightforward:

Acquire → Improve → Sell → Recycle Capital

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.



Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes BUILD CO.

WHY HOMEREADY™ EXISTS

Solving Problems on Both Sides of the Transaction

FOR PURCHASERS

- For purchasers, older homes can offer exceptional locations and value but often come with outdated kitchens, bathrooms, mechanical systems, finishes and layouts.
- The prospect of purchasing first and then managing a major renovation can create uncertainty around cost, contractors, financing and timelines.
- HomeReady™ provides an alternative.
- The purchaser can focus on **what the home will become**, while Holmes Build Co. manages the transformation.

FOR INVESTORS

- For investors, that same problem creates an opportunity to provide the acquisition capital that allows Holmes Build Co. to secure the property and execute the HomeReady™ strategy.

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.







INVESTOR CAPITAL
Provides the acquisition capital to secure the property.

+

HOLMES BUILD CO. CONSTRUCTION EXPERTISE
Manages renovations and creates the value.

+

IDENTIFIED BUYER
An end purchaser ready to buy the finished, move-in-ready home.

= HomeReady™

Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes BUILD CO.

THE PRIVATE EQUITY OPPORTUNITY

Investor Capital Funds the Property — Holmes Build Co. Funds the Transformation

The HomeReady™ investment model is designed to clearly separate the investor's role from the construction and renovation component of each project.

Private equity investors provide the capital required to purchase the residential property.

Investor funds are intended to be used specifically toward the **acquisition of the property**, subject to the terms of the applicable investment agreement.

Holmes Build Co. is responsible for funding and managing the subsequent renovation and improvement program.

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.

THE INVESTOR PROVIDES

- Capital for the acquisition of the property
- Funding based on an agreed project-specific investment structure
- No responsibility for construction management
- No responsibility for renovation materials or subcontractors
- No responsibility for day-to-day project operations

HOLMES BUILD CO. PROVIDES

- Property and project evaluation
- Renovation estimating
- Renovation and improvement capital
- Construction management
- Materials and subcontractor coordination
- Scheduling and project execution
- Buyer coordination
- Project completion and disposition

THIS CREATES A STRAIGHTFORWARD DIVISION OF RESPONSIBILITY:

INVESTOR
Funds the Property

↓

HOLMES BUILD CO.
Funds + Executes the Renovation

↓

PURCHASER
Buys the Completed Home





The objective is to give private investors exposure to the real estate acquisition while Holmes Build Co. assumes responsibility for creating additional value through the renovation.

Upon the purchaser's closing, the transaction generates the funds necessary to repay the acquisition capital and the investor's agreed return, subject to the terms of the applicable investment agreement.

Acquire → Renovate → Close → Repay → Repeat

Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes BUILD CO.

INVESTOR RISK MANAGEMENT

Designed Around Disciplined Project Selection

HomeReady™ does not depend solely upon speculative appreciation. Potential projects can be evaluated against several safeguards before capital is committed:

1. ACQUISITION DISCIPLINE

The acquisition price must support the project's anticipated completed value while providing appropriate protection for investor capital. This is accomplished by working closely with a licensed realtor who evaluates comparables and offers educated purchase prices and ARV evaluations.

2. END-BUYER COMMITMENT

Before we make an offer to purchase a home, our client is contractually committed through a comprehensive sales agreement negotiated and drafted by a licensed realtor.

3. DEFINED CONSTRUCTION SCOPE

Renovation specifications, allowances and contingencies are established before work begins.

4. ASSET BACKING

Investor capital is deployed specifically toward the acquisition of tangible residential real estate rather than the renovation budget or general operating expenses.

5. HOLMES BUILD CO. CAPITAL AT RISK

Holmes Build Co. funds the renovation and improvement portion of the project, creating direct financial participation alongside the investor.

6. CONTROLLED CONSTRUCTION

Holmes Build Co. manages the renovation directly rather than relying on an unrelated developer to execute the project's value-creation strategy.

7. MULTIPLE EXIT STRATEGIES

If an intended purchaser fails to close, the renovated property may potentially be marketed to another purchaser, subject to market conditions.

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.





Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes
BUILD CO.

WHY HOLMES BUILD CO.

Operator-Led Residential Investing

The HomeReady™ model places the construction operator at the centre of the investment.

Instead of acquiring a property and then searching for contractors to execute the business plan, Holmes Build Co. evaluates each opportunity through a construction lens before acquisition.

That creates an integrated process:

Evaluate → Estimate → Acquire → Renovate → Deliver

The model is built around practical construction knowledge, disciplined budgeting, project management and an understanding of how to restore and improve residential properties.

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.



Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes BUILD CO.

SCALING HOMEREADY™

From Individual Projects to a Repeatable Investment Platform

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.

The long-term opportunity is not one renovated property.

It is creating a recognizable platform through which buyers, real estate professionals and property owners bring potential opportunities directly to HomeReady™.

As the program develops, Holmes Build Co. can establish relationships with:

Buyers → Realtors → Lenders → Investors → Trades → Suppliers

A dedicated pool of acquisition capital could allow multiple HomeReady™ transactions to progress simultaneously while Holmes Build Co. continues to fund and execute the renovation component of each project.

This creates the potential for greater capital efficiency, purchasing leverage, construction scheduling efficiency and transaction volume.





Restoring the past.
Building the Future.

226-932-9052 | holmesbuild.co | @holmesbuildco

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.

Holmes BUILD CO.

HomeReady™

BY

HOLMES BUILD CO.

You Find It. We Buy It.
We Upgrade It. You Make It Home.

REAL HOMES.
REAL VALUE.

REAL PARTNERSHIP.
REAL RETURNS.

REAL QUALITY.
REAL RESULTS.

226-932-9052

holmesbuild.co

Restoring the past. Building the Future.



INVESTOR DISCLAIMER

This presentation is intended solely for discussion and informational purposes and does not constitute an offer to sell or solicitation to purchase securities or an investment. Any investment opportunity would be subject to definitive legal documentation, appropriate due diligence and applicable securities laws. Returns are not guaranteed, and real estate investment involves risk, including possible loss of capital.

YOU FIND IT. WE BUY IT. WE UPGRADE IT. YOU MAKE IT HOME.