

NEVE PANAMA

PHASE A — INVESTMENT TERMS SUMMARY

Confidential | For Qualified Investors Only

TERM SHEET

Phase A Offering • 2026

TOTAL INVESTMENT

\$2.2M CAD

\$1,600,000 USD (Max 4 Investors)

TARGET RETURN

38% ROI

Total Collective Profit Return

CAPITAL RETURN

≤ 18 Months

100% Principal Returned

SECURITY STRUCTURE

1st-Priority

Registered Land Security Position

CORE INVESTMENT TERMS & PROVISIONS

Phase A Master Development Syndicate Structure

01 Total Investment

\$2.2M CAD / \$1.6M USD

\$2,200,000 CAD / \$1,600,000 USD total investment, which may be funded by up to four investors.

02 First-Priority Security

Phase A Land Lien

Investment is secured by the land. Investors will hold a **first priority creditor and security position** against the phase 1 zoned land (2 Hectares), subject to final legal documentation and registration.

03 Profit Participation

38% Total Return

Investors collectively receive a **38% return** on their total investment.

04 Return of Capital

18 Months or Less

Investors receive **100% of their invested capital** within 18 months or less.

05 Repayment Schedule

Unit Sales Proceeds

Investor principal will be repaid from the **proceeds generated by unit sales**, with those proceeds applied toward returning invested capital.

06 Investor Return Trigger

20 Units (1/6th)

The investor profit participation becomes payable once the project has sold 20 units (1/6th) targeted within 18 months, or less.

07 Reinvestment Option

Roll to Units/Homes

Investors will have the option to **roll all or a portion of their returned capital and/or proceeds** into units or homes on the property.

08 Future Phase Priority

ROFR for Phases 2 & 3

Investors receive a **First Right of Refusal** for participation in Phases 2 and 3, giving them priority access to future investment opportunities before they are offered to new investors.

DISCLAIMER

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