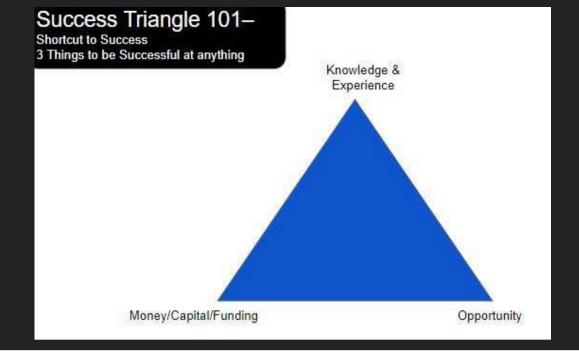




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CONTENTS NO.1

PAGE 3-4

EXECUTIVE SUMMARY

An overview of the community sustainability plan

PAGE 5

BACKGROUND

Understand the dynamics of all the companies and non-profits that powered the community sustainability plan

PAGE 6

WHAT IS SUSTAINABILITY?

The context of building sustainability through strategic planning, relationship building, and connecting the dots.

PAGE 7

OUR KEY PERFORMANCE INDICATORS TABLE

A table to understand our KPI and deep dive into our Goals of 2024

PAGE 8-17

EXECUTIVE SUMMARY

Lenders Plus Financial Firm & Partners proudly presents the Community Sustainability Plan Report, of February 2024. We are not just a financial firm; we're a dynamic community hub with remote locations in Atlanta and Savannah, Georgia. Our mission is simple yet powerful: we are committed to building sustainable communities, bridging economic disparities, and championing a healthier environment for generations to come.

At our core, we believe in the potential of every individual, family, and business Nationwide this is the only way we can close the disparity gaps. We are never competitive, always collaborative when closing disparities gaps. It is going to take a team for this work.

Our vision encompasses a multitude of essential elements:

- Affordable Housing Solutions: We strive to make affordable housing a reality for all through our partnered non-profit Opulent Ecosystem, offering a range of loan products through our in-house Mortgage Brokerage Lenders Plus Financial Firm & Home Mortgage Brokerage NMLS 2431945 that empower individuals and families to achieve homeownership in the State of Georgia
- Affordable Connectivity: Through our Affordability Connectivity Program, we connect
 families to vital phone/internet resources and tools, ensuring they can tap into
 opportunities from their handheld devices effortlessly and children will be able to study at
 home. As of February 07, 2024 the Affordability Connectivity Program will be put on
 pause, we can assist approved beneficiaries who want to switch to our service provider.
- Insurance Solutions: We provide a variety of insurance products, services, and options for individuals, families, and small businesses, safeguarding financial security and peace of mind.
- Community Development: Our commitment extends to nurturing community residents' skills, enhancing human resources within businesses, and fostering thriving economies.
- Environmental Stewardship: We are dedicated to addressing environmental disparities on a national scale, ensuring a cleaner and healthier environment for future generations to come.

CONTINUED EXECUTIVE SUMMARY

Our approach is rooted in trust, innovation, and collaboration. We've revolutionized the way you access information and financial services. With just a simple tap on your handheld devices, you step into our virtual financial firm—a pioneer in the digital firm space. We're more than a financial institution; we're a catalyst for change. We are deeply committed to enhancing the quality of life for all, ensuring that essential services and opportunities are accessible to everyone, everywhere.

In partnership with the Center for Medicaid and Medicare, we're advocates for high-quality healthcare access, particularly for seniors and individuals with disabilities in the Southern region.

Our Veteran Connect Department has partnered with Troops Treasure, a 15-year veteran affairs specialist, to ensure that veterans and service-connected military personnel have seamless access to their benefits, including VA Loan lending entitlements.

Moreover, we extend our support to non-profit organizations such as SWEEP, Climate Consortium, Carinailis Collaborative, and faith-based groups like Project Matthew and for-profit companies like The Success Corporation. These partnerships underscore our commitment to assisting undeserved community residents, youth, and young adults in gaining employment, skills, address climate change, environmental crisis, and labor experience, ultimately fostering sustainable employment opportunities which can arguably be the heart of any sustainable community.

Most of our services are complimentary, with fees only associated with the financial products we broker-services through our trusted partner companies. We guide you through the process, handle applications, and provide expert assistance, ensuring that you can make informed decisions confidently and confidentially.

Our dedication to over and beyond client-experience, transparency, and competitive rates underscores our unwavering commitment to empowering our members, the community, fueling its growth, and securing a prosperous future for all.

BACKGROUND

Located at the bottom of the United States of America, in the Southern Region, Lenders Plus & Opulent Ecosystem thrives within a dynamic building sustainable communities. Our organization embodies the ethos of 'growing stronger together' through collaboration with elected officials, financial providers/broker services, Insurance companies, school districts, businesses, non-profits, public libraries, and surrounding municipalities.

Our community takes great pride in fostering local mom-and-pop shops, preserving historical heritage, providing quality education/tools/skills for our youth, generating employment opportunities for the working class, nurturing a vibrant arts, culture, and culinary scene, and championing sustainability through initiatives like our zero-percent carbon commitment.

Population	Q (Georgia	×	Q	Texas	×
1 Total retail sales per capita, 2017 (c)			\$14,267			\$14,748
PEOPLE						
opulation						
Population estimates, July 1, 2023, (V2023)		Δ	11,029,227			△ 30,503,301
Population Estimates, July 1, 2022, (V2022)		Δ	10,913,150			a 30,029,848
Population estimates base, April 1, 2020, (V2023)		▲	10,713,771			29,145,459
Population estimates base, April 1, 2020, (V2022)		▲	10,713,771			29,145,459
Population, percent change - April 1, 2020 (estimates base) to July 1, 2023, (V2023)			₾ 2.9%			▲ 4.7%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022)			▲ 1.9%			▲ 3.0%
Population, Census, April 1, 2020			10,711,908			29,145,505
Population, Census, April 1, 2010			9,687,653			25,145,561

Reference: https://www.census.gov/quickfacts/fact/table/GA,TX/RTN131217

WHAT IS SUSTAINABILITY?



Sustainability, within the context of Lenders Plus Financial Firm & Partners and Opulent Ecosystem the 501 (c) (3) non-profit, is a comprehensive philosophy centered on fulfilling the current needs of community residents while safeguarding the ability of future generations to fulfill their own through adequate living spaces, urban community gardens, strategic planning & best practices proven models and systems. This holistic perspective considers the short and long-term ecological, social, and economic impacts of our actions, placing equal emphasis on the well-being of both the environment and humanity as essential objectives.

Our organizations, in alignment with this sustainability framework, adopt an integrated and effective approach to address various challenges. These include tackling economic disparities, enhancing social equity, promoting human health and well-being, addressing ecosystem conservation, and fostering robust community development. By incorporating sustainability as a guiding principle, we strive to create a harmonious and prosperous future for our community and the generations to come.



OUR KEY PERFORMANCE INDICATORS TABLE

KPI	Description	Target
Affordable Housing Projects	Number of affordable housing units developed or financed.	Increase by 100 units annually
Home Mortgage Lending to First-Time Buyers	Percentage of home mortgage loans granted to first-time homebuyers.	40% of total lending
Urban Community Gardens	Number of community gardens developed to support local food production and access.	Develop 5 new gardens annually
Carbon Footprint Reduction	Measure of the decrease in total greenhouse gas emissions.	10% reduction annually
Energy Efficiency Improvement	Indicator of the reduction in energy consumption per unit of output.	5% improvement annually
Waste Reduction	Quantification of the decrease in total waste generated by the organization.	15% reduction annually
Water Usage Reduction	Indicator of the reduction in total water consumption.	20% reduction annually
Sustainable Sourcing	Percentage of materials sourced from sustainable suppliers.	75% sustainable materials
Employee Engagement in Sustainability	Level of employee participation in sustainability initiatives and programs.	90% employee participation

HOW TO ADDRESS THE DISPARITIES THROUGH ECONOMY, COMMUNITY, AND ENVIRONMENT:

Nested Circles Sustainability Framework: The sustainability framework, represented by nested circles, highlights the interconnectedness of three crucial aspects - community, economic activity, and the environment. It emphasizes that these elements are interdependent and must operate within ecological limits.

- **Creating Sustainable Communities:** To create sustainable communities, we must balance the well-being of community residents, economic prosperity, and environmental preservation. This means providing affordable housing, promoting economic growth, and addressing environmental disparities, all while ensuring that we do not exceed ecological boundaries.
- **Lenders Plus as a Community Hub:** Lenders Plus Financial Firm & Partners serves as a community hub, which means it acts as a central resource and support system for the community. Here's how this relates:
- Information: As a community hub, Lenders Plus offers a wealth of trusted information. This information includes financial literacy resources, details on affordable housing solutions, insurance options, educational opportunities, and more. This information empowers community members to make informed decisions about their financial well-being.
- **Trusted Partnerships:** Lenders Plus collaborates with trusted partners, both within the financial industry and in the non-profit sector. These partnerships ensure that community members have access to a wide range of services and opportunities. For instance, partnerships with nonprofits like SWEEP and Climate Consortium enable Lenders Plus to address environmental disparities effectively.
- **Strategic Plans:** Lenders Plus develops and implements strategic plans that align with the sustainability framework. These plans focus on creating affordable housing solutions, promoting economic development, and addressing environmental concerns. By strategizing in this way, Lenders Plus contributes to the long-term sustainability of the community.
- **Proven Models:** Lenders Plus relies on proven models and best practices to guide its initiatives. These models are based on successful experiences and approaches in various fields, such as affordable housing, insurance, and community development. By applying these proven models, Lenders Plus ensures the effectiveness and reliability of its services.

SUSTAINABILITY FRAMEWORK OF NESTED CIRCLES



Exhibit 1 illustrates a sustainability framework of nested circles, recognizing that community and economic activity occurs within environmental, or ecological, limits.

This framework provides a guide through which Lenders Plus Financial Firm & Partners and Opulent Ecosystem, non-profit, 501 (c) (3), and our in-house Mortgage Department can work together to build a sustainable, resilient, and thriving future for our economy, evolving technology, closing housing disparities, and clean environment initiatives. The goal of the future Southern Region is to articulate how we balance these interests in a model that informs decisions about our future economy, community, and environment.

REMARKS FROM THE COMMUNITY SUSTAINABILITY STEERING COMMITTEE:

Community sustainability embodies our vision for Lenders Plus, where we unite to build a sustainable, vibrant, and resilient future. Shaping this vision and providing the foundation for the models, plan, and tools to realize it have been central to the Future Lenders Plus initiative.

The Community Sustainability Plan Committee has played a crucial role in guiding the development and implementation of Future Lenders Plus Southern Regional nonprofit. Our Steering Committee was carefully chosen to represent our community, considering both geographic diversity and areas of sustainability focus (economic, community, and environmental). The Steering Committee consists of the following members:

- Twuanick Johnson, MBA
- Ty'Ran T. Hanson, NMLS 998575
- Sherica Gaither, BA
- Elizabeth Taylor, BA
- Shanta Berry, OE co-founder
- The George's: Pastor Marco & Myra
- Dr. Mildred McClain
- Mrs. Andrea Miller

- •Mr. Rock
- Elder Ned Tifton
- · Charlotte King, MBA Global Sustainability •Dr. Laurel
- Gloria D. Cooper
- •Tess & Bruce Mackey, Veteran
- D'iuan Welton, Veteran
- Anita Randall
- ·Harold Green, Veteran

- Aaron Taylor
- ·Lisa Jackson, MBA
- - The Davies, MBA
 - The Washington, BA
 - Natasha Dver
 - Julius Mack Morris Pollard

- ·Savannah Horry, MBA
- Dez Edwards
- •Keisha Lee
- ·Brittany Lewis
- Krystal Pezan
- •The Johnson's, BA Shante Black
- Janneka Haney

In our pursuit of a collective vision for a sustainable future, the Community Sustainability Steering Committee has diligently considered the perspectives of residents throughout the Southern Region. Our aim has been to connect with and engage as many members of the Lenders Plus community as possible to shape and inspire the vision, goals, actions, and targets of the Community Sustainability Plan.

Since the pandemic of 2020, we have galvanized the community residents to come together to actively listen, brainstorm, and envision what our community could become in 2030, thanks to a series of innovative community engagement initiatives.

The resulting Community Sustainability Plan reflects the essence and ideas generated within our community. The Steering Committee has successfully incorporated all the ideas that emerged from our community into the goals, targets, actions, and objectives of this plan, representing the diverse needs and aspirations of Lenders Plus. These elements of the Community Sustainability Plan will contribute to Lender's Plus journey towards building communities to be leading, resilient, sustainable, and thriving in any economy.

GOALS OF 2024

Vision: Empowering prosperity through financial products and services to build sustainable communities

Mission: To empower individuals, families, and businesses with financial solutions, fostering economic growth, and creating sustainable communities for all

1. COMMUNITY

GOAL 1: Providing sustainability to Southern Regions with remote locations in Atlanta / Savannah, GA and Killeen, TX that is accessible for all citizens in the undeserved, urban, low income, and moderate income families/communities

	OBJECTIVES .	CTIONS	-
1iA	Provide high-quality and accessible health care, social services, support programs, and housing that meet the needs of all citizens Targets: Reduce core housing needs in the State of Georgia 25% by 2030 Reduce 20 % population living in poverty by 15% in 2026 and by 30% in 2030	 Create partnership opportunities that encourage the private sector to invest in affordable housing Foster collaboration among citizens, community partners, an all levels of government to advance preventative health (including decreasing substance abuse and improving menta health) through active living and building social capital Encourage lenders, realty companies, and HUD administration to develop including mixed-use projects, container homes, tiny homes, and/or small homes, secondar homes, and in home suites on existing lots 	al
1iB	Develop accessible intercommunity transportation options to reduce reliance on personal automobile ownership Target: Reduce the average distance driven per resident by 5% from 2024 levels by 2026 and by 15% by 2030	 Provide frequent, cost-efficient transportation options that connect all of Atlanta & Savannah, GA and Killeen, TX and larger to hubs outside of Atlanta & Savannah, GA and Killeen, TX Provide real time transportation information on-site, online, and in Atlanta & Savannah, GA and Killeen, TX transportation guidebook to highlight routes, connections, and timetables 	on

OAL 1ii: A knowledgeable and equitable Southern Regions focusing on the Atlanta & Savannah, GA area and Killeen, TX.

(OBJECTIVES	ACTIONS
1iiA	Ensure access to affordable education for all ages Targefs: Increase the number of residents with post- secondary education by 5% by 2026 and to 15% by 2030	 12. Work to develop a virtual training space for all citizens to come and gather information and strategic planning 13. Expand opportunities for post-secondary programs, including: self-directed learning opportunities; co-op programs; skilled trade programs; employment training programs; and loans and grants for students. 14. Ensure high-speed/high-capacity broadband throughout Nationwide 15. Provide access to collaborative spaces and services for people who are participating in online studies and support self-directed learning
	Advance the community dialogue on sustainability issues. Target: Increase the sustainability quotient by 5% by 2026 and by 15% by 2030	16. Create and support community sustainability roundtables to lead a region-wide dialogue on sustainability issues and the implementation of sustainability actions 17. Establish an environmental responsibility program in collaboration with schools 18. Support organizations and programs working to eliminate the use of fossil fuels

GOAL 1iii: A creative Southern region focusing on remote location Atlanta, Savannah, GA and Killeen, TX

OBJECTIVES	ACTIONS
Promote performing arts, recreation sports and activities family oriented, and culture. Target: Increase the number of participants at arts, recreation, and culture activities by 10% by 2026 and by 35% by 2030.	 19. Encourage relevant organizations to convene to develop: an arts and culture plan; and a funding initiative and a strategy to use under-utilized facilities and spaces to support a thriving arts, recreation, and culture communities throughout the Southern Region 20. Support and promote collaborations among theaters, galleries, and museums (e.g. such as Atlanta, Savannah, Georgia and Killeen, TX 21. Enhance and promote arts and recreation programming within schools and for residents 22. Develop a major partnership with an arts and culture tourist destination partner/location in Atlanta, Savannah, GA and Killeen, TX

2. ECONOMY

GOAL 2i: A thriving economy even if it is a down or up market with competitive rates, accessibility to resources, tools, and benefits to achieve sustainable growth.

OBJECTIVES	ACTIONS
Building a sustainable economy for community residents. Target: Grow the total number of small businesses, non-profits, jobs in the Southern region in relation to projected population growth targets by 10% by 2026 and by 15% by 2030	 23. Enhance collaboration between all local and regional economic development officers and agencies 24. Develop a mechanism to enhance support of local business expansion and retention 25. Amend zoning to encourage on-farm processing and urban community gardens 26. Promote emerging employment opportunities to youth 27. Encourage models and strategic planning around high-tech manufacturing in Southern Region focusing on Savannah, GA and Killeen, TX

OB	JECTIVES	ACTIONS
	Cultivate entrepreneurship throughout Southern Regional in a virtual tap-in space from your device Target: Increase the number rate of successful new start-ups per year (including youth) by 5% by 2026 and by 15% by 2030.	29. Enhance employment mentorship programs for new entrepreneurs and federal/state/local contracting bidding 30. Provide incentive programs to support equity and diversity with other corporations to ensure we are creating an free enterprise sustainable southern region
2iC	Encourage production and consumption of locally produced food and products. Target: Increase the quantity of local food consumed/purchased by 25% by 2023 and 50% by 2030.	 31. Enhance the visibility and capacity of farmers' markets to showcase Atlanta /Savannah, GA and Killeen, TX farmers and local products for Savannah, GA and Killeen, TX residents and beyond. 32. Incentivize and encourage local restaurants and grocery stores to use or sell local products 33. Ensure preservation of farmland through proactive land-use and other policies

GOAL 2ii: To sustain an economy that subports and fosters community sustainability throughout the Southern region focusing on remote locations Atlanta/Savannah, GA and Killee, TX.

OBJECTIVES	ACTIONS
Grow the sustainable economy. Target: Atlanta/ Savannah, GA and Killeen, TX have the highest percentage of sustainability related jobs in the province by 2026.	34. Develop a virtual online portal to support and increase job strategy that stimulates the sustainable economy, including an inventory of sustainability related jobs. 35. Develop incentives to support ecological farming approaches or techniques. 36. Ensure appropriate access to Community Employment Services across southern regional through our virtual portal 37. Support local business through procurement policies and full-cost accounting by government and public sector organizations 38. Encourage green entrepreneurship through incentives and
	programs 39. Organize job fairs in each community and promote existing online employment resources

3. ENVIRONMENT

GOAL 3.i

The Southern Region focusing on Savannah, GA is highly risk climate change area while Killeen, TX is one of the environmentally friendly areas within the United States

As a Killeen, Tx is a leader in environmental action we have initiatives to move this clean environment throughout the Southern Region

OBJECTIVES

Protect and restore the environment ecosystem

Targets:

Plant 10,000 native species trees per year throughout environmental landfills and addressing the flooding zones throughout the Southern Region

Restore and/or rehabilitate ha of native species, grasslands, wetlands, and natural features per year.

15% tree cover in settlement areas of Savannah, GA to combat against the Georgia Port Authority air pollution by 2026 and 30% by 2030.

ACTIONS

- Develop a green infrastructure plan including a tree planting strategy.
- Create a biodiversity plan to preserve and enhance biodiversity in Savannah, GA and Killeen, TX, with a focus on native species
- Establish a Natural Heritage System within the Official Plan to increase and connect green space to support biodiversity and to protect significant natural features in Savannah, GA and Killeen, TX
- 43. Encourage sustainable agricultural practices.
- Develop a plan that encourages restoration of abandoned pits, quarries and brownfield sites
- 45. Create a region-wide plan for adaptation to climate change

3iB Move away from fossil fuels and enhance low carbon transportation.

Targets:

Reduce Savannah, GA and Killeen, TX greenhouse gas emissions by 5% below 2013 levels by 2026 and by 10% by 2030.

100% Renewable Energy by 2050

- 46. Develop Georgia and rexas Energy relan and reduction target strategy.
- Provide incentives for renewable energy, retrofits, zero-energy homes, passive housing, and other advanced low-carbon strategies.
- Encourage local electric utilities to use renewable electricity through a renewable energy (solar) lease program.
- Develop a marketing strategy and campaign to educate elementary and secondary students and the public at large about energy conservation initiatives.
- Develop a plan to ensure Savannah, GA and Killeen, TX are carbon-positive by 2050.
- Develop a plan to ensure Savannah, GA and Killeen, TX achieves 100% Renewable Energy by 2050.
- Evaluate the impact of new developments on Greenhouse Gas (GHG) emissions.

OBJECTIVES

Transition away from fossil fuels and enhance low carbon transportation. (continued)

Target:

Increase the percentage of low carbon transportation usage by 5% by 2026 and by 20% by 2030.

ACTIONS

- 53. Develop funding initiatives to stimulate energy and demonstration projects, including district energy projects throughout the southern region
- 54. Advocate for Building Code revisions to reduce fossil fuel consumptions through green construction and retrofits
- 55. Develop an Georgia and Texas program to support companies tracking and reducing their GHG emissions (along the lines of Climate Smart)
- 56. To increase network of bike lanes throughout Georgia and Texas, including physically separated trails where feasible, paved shoulders and bike stands
- 57. Develop a transportation demand management strategy that includes programs and incentives for ridesharing (including school buses), active transportation, bike sharing, and workplace mode-shifting with a particular focus on marginalized residents

Achieve Zero waste in Georgia and Texas.

Target:

Reduce total waste disposed per capita by 15% by 2026 and by 50% by 2030.

Achieve the highest total waste diversion rate/capital in Southern region

- 58. Develop a waste reduction and diversion strategy to ensure Georgia and Texas. The County Waste Management site can meet southern region total landfill disposal needs of residents and businesses to at least 2100
- 59. Enhance and incentivize reuse and recycling programs
- 60. Develop a composting strategy to divert 100% of organics from landfill
- Actively investigate the potential for waste to energy projects that support renewable energy principles and targets
- 62. Prohibit the importation of contaminated excess soils

OBJECTIVES	ACTIONS
Ensure long-term protection of all source water. Target: Reduce municipal water consumption per capita served by 5% by 2026 and by 15% by 2030.	 64. Develop a County-wide water management plan to protect all source water, similar to municipal source water protection plans now in development. Enhance water efficiency programs, including conservation awareness, xeriscaping, and incentives for rainwater capture and gray water systems 65. Develop regulations for sustainable water use for quarrying and gravel extraction 66. Develop a penalty structure for industries that dump into or pollute water systems 67. Prevent importation of sewage from outside 68. Encourage river and stream bank soil erosion protection and water quality protection from manure and/or chemical products 69. Develop water metering throughout southern region

IMPLEMENTATION OF THE COMMUNITY SUSTAINABILITY PLAN



The goal of the Lenders Plus Financial Firm & Partners is to focus on creating sustainable communities throughout Georgia however focusing on our remote location in Atlanta, Savannah, GA and Killeen, TX community engagement process to connect and engage as much of as possible to inform and inspire the vision, goals, actions, and targets of The Community Sustainability Plan. Individuals throughout the Southern region focusing on Savannah, GA and Killeen, TX also took part in workshops, participated on-line and hosted their own round tables to comment, edit, and inform the Community Sustainability Plan.

The Community Sustainability Plan Steering Committee considered all community input in developing this "draft final" version of our first-ever Community Sustainability Plan (CSP). A Multi-Criteria Assessment Tool has been included in the CSP as a means to inform major decision making and priority setting along with an Implementation and Reporting Strategy designed to foster community action and progress reporting throughout the delivery of the Community Sustainability Plan.

END NOTES: THE COMMUNITY SUSTAINABILITY PLAN

Note that all targets refer to 2026 as a base year.

Group sessions started 2020 during the COVID 19 pandemic in order to help Seniors & Disability community receive food, medicine, and essentials

i' In 1996, countries at the World Food Summit agreed that: "Food security exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life." World Health Organization (WHO). A food security plan is a plan for how this food security will be achieved for the County. i'i Public engagement can occur in a variety of forms including but not limited to:

- · attending Council meetings;
- emails to community residents
- non-profit organization in Savannah Georgia
- Volunteering with The Harambee House
- Canvassing with The Center for Common Ground
- affiliation with Southern Equity Roundtable
- participating in community events
- joining the cohort of the Partnership for Southern Equity;
- joining the Fight the Hike Campaign;
- research team member with Dr. Monica Brown,
- fundraising meet-up with experts;
- communication via social media;
- one-on-one meetings with councilors on specific issues;
- · voting at elections;
- · formal and informal referendums;
- kitchen table discussions:
- virtual meetings with Elders in the Savannah, GA community'
- local Doctors in Savannah, GA;
- nurses in Atlanta GA;
- delegations and:
- public meetings chaired by staff or elected officials.