



Knowledge To Own

EMPOWERING 46 MILLION MORTGAGE-READY MILLENIALS TO PURCHASE THEIR FIRST HOME

ABOUT KNOWLEDGE TO OWN

Knowledge To Own (KTO) modernizes the home buying process using artificial intelligence (AI) and a personalized *loan matching algorithm* to cut down on the daunting home buying process. Homebuyers receive personalized down payment options to save up to \$100,000 to buy a home. HUD agencies achieve operational efficiency and improve client services to save time and money.

Visit <https://app.ktohome.com/> to learn more.

Empowering access to federal, state, local, & private programs.

Who is a good candidate for Knowledge To Own?

- 1st-time home buyers seeking accurate purchasing and down payment assistance

Where does KTO operate?

- KTO has prioritized entering the Northeast markets with plans to expand nationally following successful launches in NY, NJ, DC, MD, VA, and other Northeast markets.

How does KTO secure user data?

- KTO takes user data privacy very seriously and has a complete audit trail across all touchpoints of the personal profile. We do not store user credentials



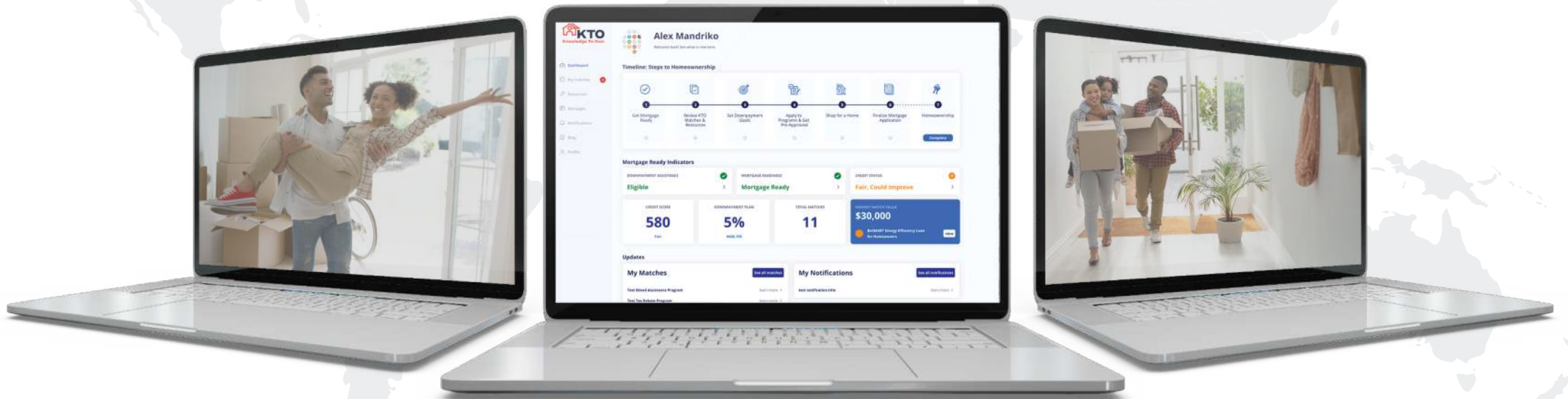


PLATFORM OVERVIEW

Knowledge To Own (KTO) makes homeownership possible by educating homebuyers with a personalized match to home loan programs. This software as a service (SaaS) platform leverages the digital space, making the homeownership experience more inclusive and available for underrepresented communities throughout the United States. The KTO solution helps homebuyers save time and money, accessing up to \$100,000 for use towards the down payment or closing costs on a new home purchase.

THE PLATFORM

KTO's new digital home loan search platform improves home buyer education, access, and inclusivity to federal, state, local & private home loan programs.



KTO Homeownership System

Alex Mandriko
Member Since: 01/15/2023

Dashboard

Timeline: Steps to Homeownership

- Get Mortgage Ready
- Review KTO Website & Resources
- Get Down Payment Guide
- Apply to Programs & Get Pre-Approved
- Shop for a Home
- Finalize Mortgage Application
- Homeownership

Completed

Mortgage Ready Indicators

GOVERNMENT ASSISTANCE	MORTGAGE READY	CREDIT SCORE
Eligible	Mortgage Ready	Fair, Could Improve

CREDIT SCORE	DOWNPAYMENT PLAN	TOTAL SAVINGS	ENERGY EFFICIENCY
580	5%	11	\$30,000

Updates

My Matches: 100% of matches

My Notifications: 100% of notifications



PLATFORM FEATURES

- ❑ Homeownership platform to support your business operations to automate intake of new renters and prospective homeowners

- ❑ Dashboard to manage clients by workflow stage (client referrals to lenders, credit counseling, and financial programs)

- ❑ Automate applications to improve staff efficiency:
 - ❑ Mortgage-Ready Clients
 - ❑ Credit and Financial Fitness Programs
 - ❑ Homed Education Programs

- ❑ Save time and reduce costly errors from manual application processing

- ❑ Custom reports designed to improve staff productivity and facilitate faster application intake and processing

THE PROCESS

The KTO platform helps HUD counseling agencies improve operational workflows.



Manage workflows and clients by stage

Personalize service to clients and automate programs qualifications.

Reduce operational staff times and achieve efficiencies in client services

CONTACT KTO



www.KTOHOME.com



info@ktohome.com



@knowledgetoown



@ktohome



@HomeKto