

Nasdaq **JNVR**



Connecting the \$1T+ Commercial Real Estate Industry

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Janover Inc. (the issuer) has prepared the information contained herein to assist prospective investors in making their own evaluation of Janover Inc. (the “Company”) and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties will be expected to have conducted their own due diligence investigation regarding these and all other matters pertinent to investment in the Company.

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Forward-Looking Statements

This communication includes forward-looking statements based on the Company's current expectations and projections about future events. All statements contained in this communication other than statements of historical fact, including any statements regarding our future operations, are forward-looking statements. The words “believe,” “may,” “will,” “estimate,” “continue,” “anticipated,” “intend,” “expect,” “could,” “would,” “project,” “plan,” “potentially,” “preliminary,” “likely,” and similar expressions are intended to identify forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995.

The forward-looking statements contained in this communication are based on knowledge of the environment in which the Company currently operates and are subject to change based on various important factors that may affect the Company's operations, the demand for the Company's platform, and economic activity in general, as well as other factors beyond the Company's control. as of the date of this presentation.

Unless required by law, we undertake no obligation to update or revise any

forward-looking statements, whether as a result of new information, future events, or otherwise.

Investor(s) understand that an investment in the security involves a high degree of risk. Any projections, forecasts, or estimates that may have been provided to the Investor(s) are purely speculative and cannot be relied upon to indicate actual results that may be obtained through this investment; any such projections, forecasts, and estimates are based upon assumptions which are subject to change and which are beyond the control of the Company or its management. Investors can lose their entire investment.

In light of these risks, uncertainties, and assumptions, you should not place undue reliance on these forward-looking statements, which speak only as of the date of this presentation.

Although we believe that our expectations are based on reasonable assumptions, we can give no assurance that our expectations will materialize.



Our Team

Leadership



Blake Janover
Founder, Chairman & CEO



Bruce Rosenbloom, CPA
Chief Financial Officer



Board of Directors



Sam Haskell, CFA
Director



William Caragol
Director



Marcelo Lemos
Director



Amb. Ned Siegel
Director



World Class Team



Reporting quarterly, but building for the long term

57%

Inside ownership.
Clean cap table.

“

If you're long term oriented, customer interests and shareholder interests are aligned.

JEFF BEZOS



A market ripe for digital transformation

Technology has radically transformed consumer finance. **Commercial transactions have been left behind.**

CRE & Business Owners

- ✓ Whether it's a loan or an insurance policy, businesses have **limited access** to options from just a handful of brokers, lenders, or providers.
- ✓ The process is **high friction, fragmented, and painful** from beginning to end.
- ✓ The probability of finding the best possible loan or product for their needs in this system is **almost zero**.

Two ships passing in the night.

All sides of the transaction are **missing out on perfect opportunities** that never come across their desks.

Financial Institutions

- ✓ Banks, credit unions, lending institutions, and insurance companies **struggle to find the right customers** at scale.
- ✓ The **sales process is hands-on and slow**.

A massive opportunity

TOTAL ADDRESSABLE MARKET

\$4.6T ↗

Commercial mortgages outstanding ¹

\$24T ↗

Value of commercial real estate ²

\$2T ↗

Apartment building loans outstanding ¹

54M+ ↗

Number of commercial properties ³

33M ↗

Small businesses in America ⁴

\$600M
Total Loan Originations



\$444B

Multifamily and Commercial Mortgage Originations 2023 ⁵

\$260B

Commercial Insurance* 2023 ²

\$33B

SBA Originations 2023 ⁶

1. 'Commercial / Multifamily Mortgage Debt Outstanding Report' Q1 2023 by the Mortgage Bankers Association.
2. <https://www.statista.com/outlook/fmo/real-estate/commercial-real-estate/united-states#value>
3. Reonomy www.reonomy.com/properties/commercial-real-estate/us/1
4. <https://advocacy.sba.gov/2023/03/07/frequently-asked-questions-about-small-business-2023/>
5. <https://www.costar.com/article/629180922/commercial-real-estate-lending-forecast-to-rebound-from-historic-lows>
6. <https://www.sba.gov/article/2023/11/21/sba-announces-biden-harris-administrations-progress-small-business-lending-end-year-capital-program>

*coming soon

Launched in 2019 with a platform for commercial loans

I'm Joe, your advisor!
Please reach out to me if you have any questions

Joe Nolan
Advisor, Janover Ventures
Schedule a call | Email

Sign it up
Review the terms and close the deal

	Capital One	Rok Capital	Greystone
Lender	Capital One	Rok Capital	Greystone
Term	5/5/5	10 years fixed	15 years fixed
Interest rate	3.5%	3.4%	3.2%
Ammortization	30 years	20 years	35 years
Loan amount	\$2,000,000	\$2,000,000	\$2,000,000

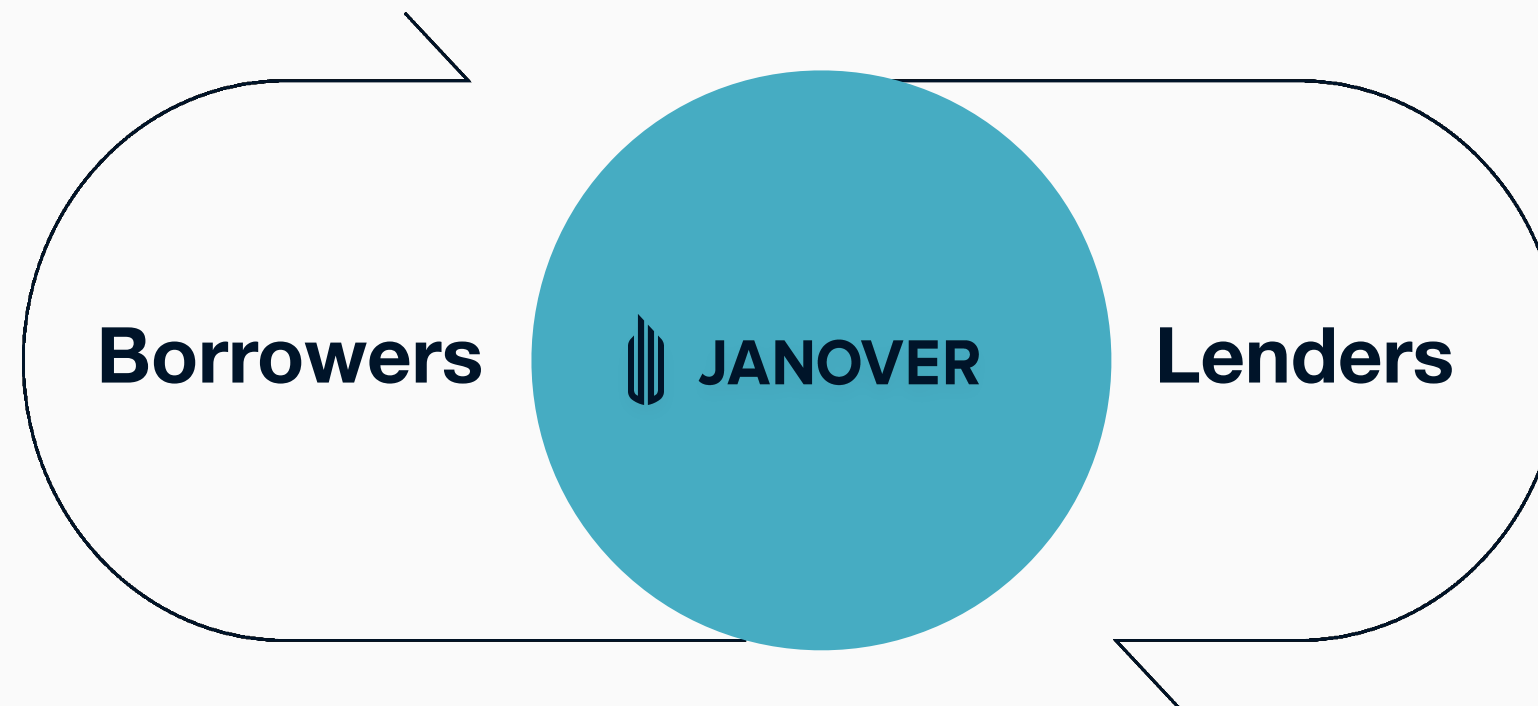
Buttons: Accept quote, Reject offer (repeated for each lender)



Marketplace connecting
CRE and business
borrowers and lenders



Get matched with the best
loan terms from **2500+**
lenders in minutes, not
days



**Expert guidance, fast
process, easy-to-use
portal**



Janover takes a **fee**
every time a loan closes

Nasdaq: **JNVR**

Building a world class AI-first firm in 2024.

\$200B+

Commercial loan applications
(\$40B+ in last 12 months)

100K+

Loan inquiries since launch

Powered by industry-leading AI

24/7/365 user-facing autonomous AI interacting with borrowers, affiliates, and lenders

2,500+

Lenders on our platform,
8% of FDIC-insured banks

4M+

All-time users

#1 Destination for CRE Loan Education

88M+

Impressions across our websites in the last 12 months

\$600M

In closed transactions



The biggest and smallest banks trust us and do deals with us.



of all FDIC insured banks in America



of the top 100 credit unions



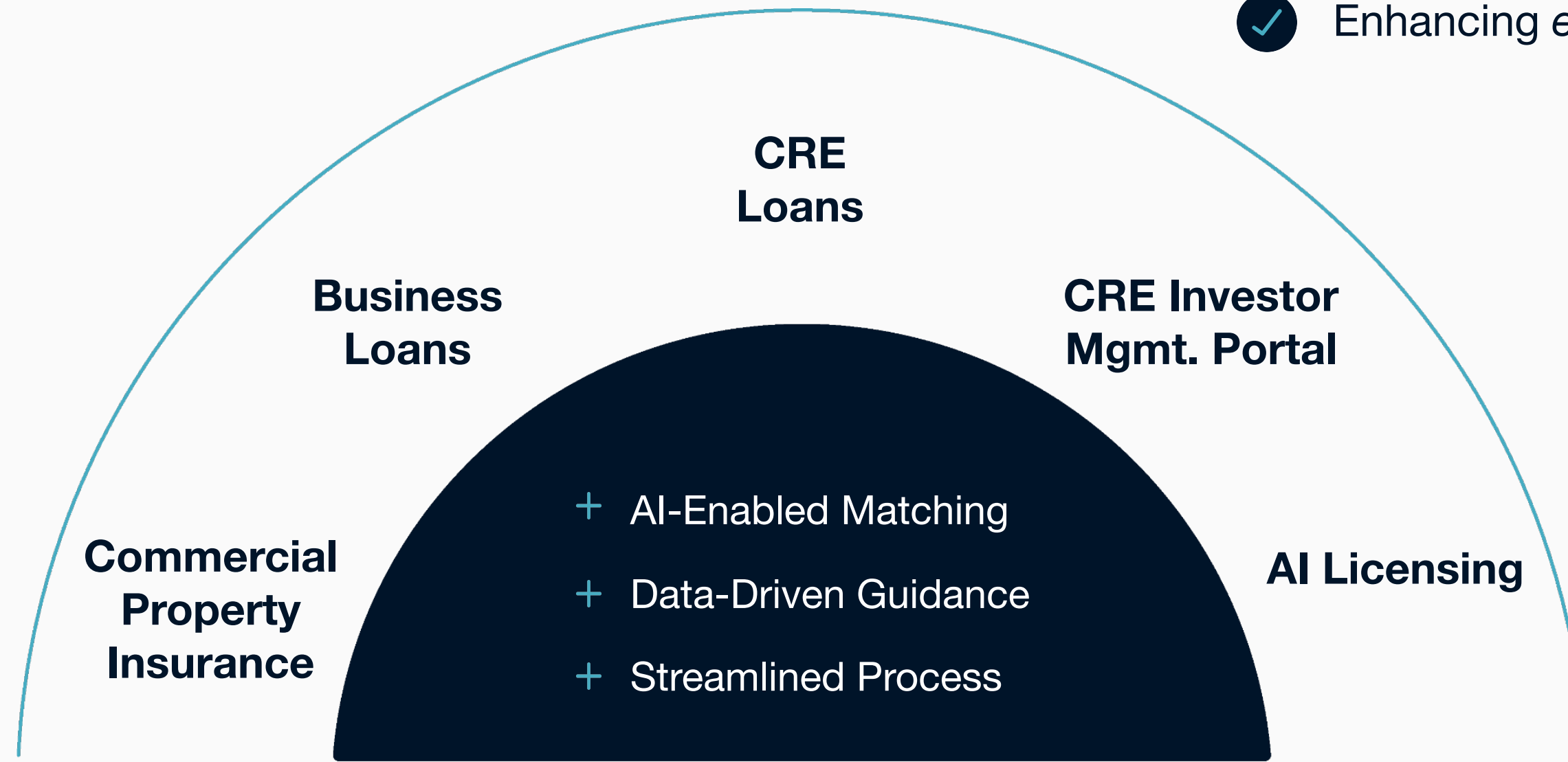
Total commercial real estate lenders

Along with among the largest Fannie, Freddie and FHA multifamily lenders in America

OUR GROWTH STRATEGY

Building the industry's most comprehensive product suite

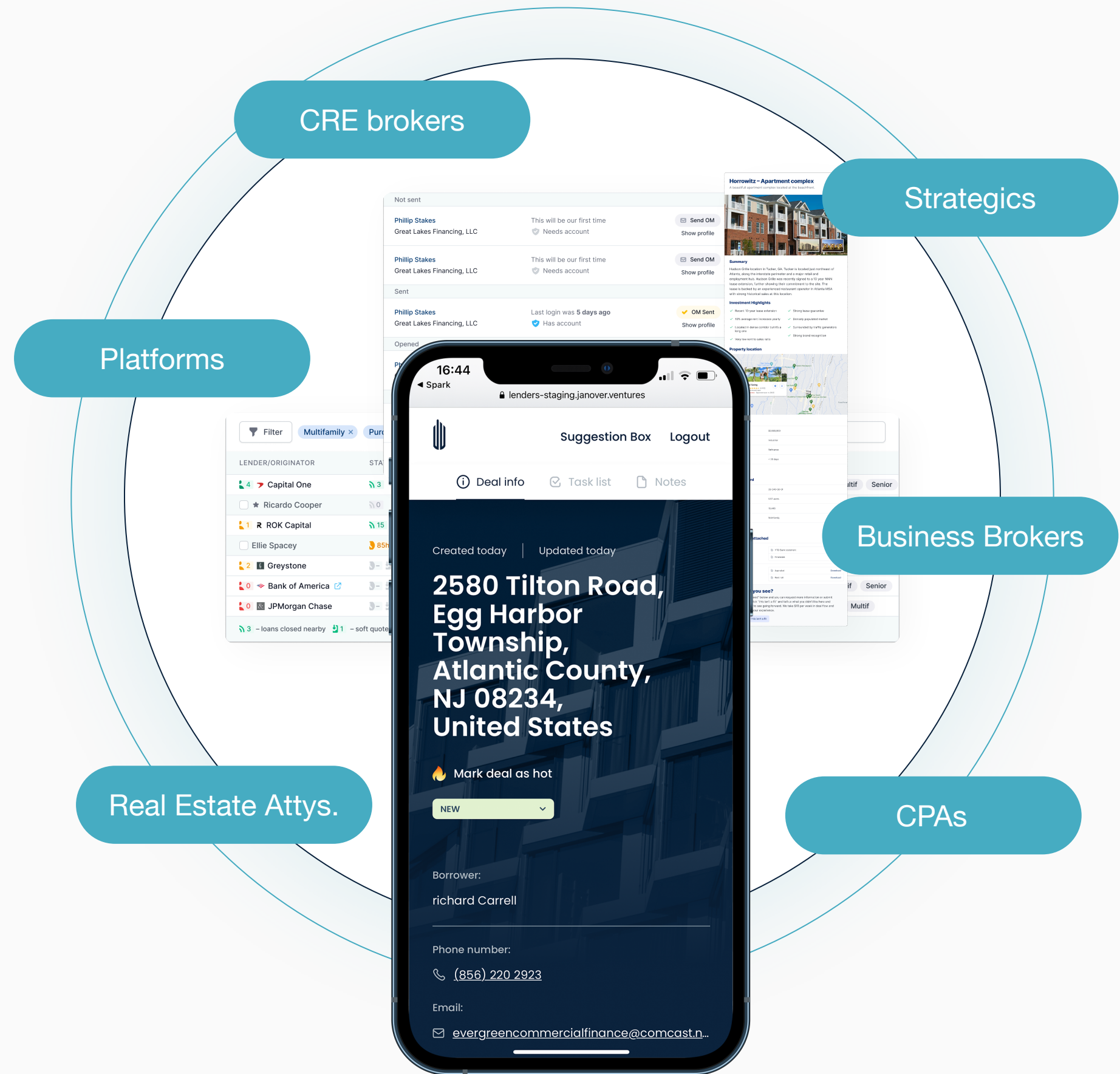
- ✔ Creating happier, stickier, more profitable customers with an expanded offering of high-quality products
- ✔ Strategic new product launches and M&A that improves our offerings and existing products
- ✔ Enhancing *everything* with AI



OUR GROWTH STRATEGY

Expanding our sales channels through partnerships

- ✓ Cross-selling to millions of visitors
- ✓ Building referral partnerships
- ✓ Outbound sales and marketing



OUR TRANSITION

Migrating from Transactional to Subscription and Recurring Revenues

- ✓ 20% of revenue from recurring and subscription products in Q2 2024
- ✓ Introducing new software and insurance products to drive customer value
- ✓ AI technology has exciting applications as a subscription service



Our unfair advantage

SEO



Driving billions per month in applications

88M+

Impressions last 12 months

1M+

Unique users last 12 months

\$200B

In backlog applications

AI

The industry's leading generative AI applications optimized for interfacing directly with multifamily, small business, and commercial real estate borrowers and their lender counterparts in voice, text, email, and chat—all in one place.

DATA

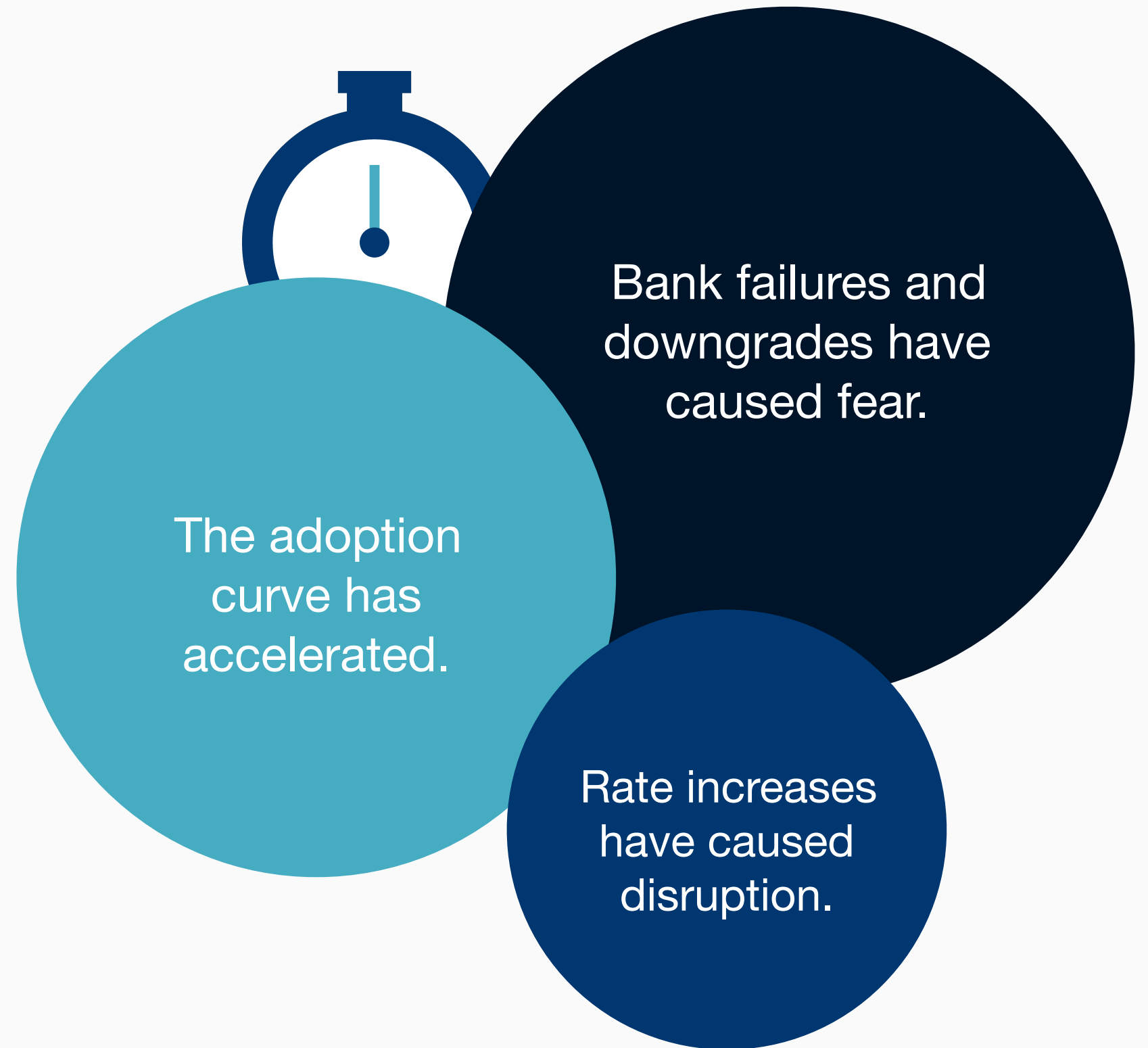
Among the largest sets of proprietary first party data from loan originators at CRE lenders in the market for debt.

8%

Of FDIC insured banks in America on our platform.

The time to strike is NOW

Our marketplace approach benefits from the dislocation in markets and new consumer behaviors. It creates liquidity in an inherently and intentionally opaque and illiquid market.



Key statistics

JNVR

Ticker

NASDAQ

Exchange

\$0.51

Share Price
(08/20/2024)

11.2M

Shares
Outstanding
(08/13/2024)

\$5.7M

Market Cap

\$3.2M

Cash and
Cash Equivalents
(06/30/2024)

\$0

Long-Term Debt
(06/30/2024)

57%

Inside
Ownership

-
- ✔ Multibillion-dollar, underserved market
 - ✔ Highly scalable business model
 - ✔ Clean capital structure
 - ✔ No long-term debt
-



For additional information, please
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Appendix

The image features a dark blue background with a white geometric graphic. The graphic consists of several white lines forming a series of connected, irregular shapes that resemble a stylized bar chart or a series of peaks. The lines are thin and create a sense of depth and structure. The word "Appendix" is written in a clean, white, sans-serif font, positioned to the left of the graphic.

Leadership Team



Blake Janover

Founder, Chairman & CEO



- Proven operator with a history of running multiple businesses relating to multifamily and commercial property finance, business financing, real estate, technology, consulting, and management & marketing services.
- Overseen underwriting, origination, and advisory on billions of dollars' worth of commercial, multifamily, and residential real estate loans
- Board Member of multiple chapters of the Young Presidents Organization (YPO), Forbes Real Estate Council Member, On Deck Proptech and Scale Fellow, participated in Harvard Business School's inaugural Leveraging Fintech to Grow and Compete as well as OPM 60



Bruce Rosenbloom, CPA

Chief Financial Officer



- Former Senior Audit Accountant at Deloitte.
- Executed Financial strategies that resulted in
 - Annual Revenue increases from \$10 MM in FY 2001 to \$273 MM in FY 2022, reaching a peak of \$309 MM in FY 2021.
 - Profitability increasing from a net loss of \$3 MM to net income of \$21 MM during the same period, peaking at \$31 MM in FY 2021.
 - Stock Price Appreciation from a low of \$.25 per share in 2001 to an all-time high of \$57 per share in 2021 representing a 22,700% return representing a 31% CAGR for 20 years.
 - Shareholder Return of approximately \$320 MM back to shareholders in the form of a quarterly dividend and share buyback plan

Board of Directors



Sam Haskell, CFA

Director Nominee



- Managing Member of Colarion LLC, an investment advisory and fund manager focused on the financial sector based in Birmingham, Alabama
- Chief Investment Officer of JHH wealth, an SEC-registered investment advisory in Charlotte, North Carolina
- Began following the financial sector within Morgan Stanley's equity research group in 2001
- CFA charterholder and graduate of Princeton University



William Caragol

Director Nominee



- CFO of Mainz Biomed (NASDAQ: MYNZ)
- 30 years of experience working with growth-stage technology companies
- Director & Audit Committee Chair at Greenbox POS (NASDAQ: GBOX) a financial tech company
- Former Chairman & CEO of PositiveID, a holding company in the fields of bio detection systems and molecular diagnostics
- Member of the American Institute of Certified Public Accountants



Marcelo Lemos

Director Nominee



- Extensive background in information technology, manufacturing, and engineering
- Mr. Lemos has held positions such as senior executive, and member of board of directors in a broad range of companies, from Fortune Global 2000 entities to smaller technology startups
- Marcelo's early career started in the field of solid propellant rocket engines, and eventually, he became Managing Director and board member of Dassault Systemes Americas, leading a team of over 1,000 engineers



Amb. Ned Siegel

Director Nominee



- Served as the United States Ambassador to the Commonwealth of The Bahamas from 2007 to 2009
- 30 years of entrepreneurial experience as a developer, owner, and manager of over \$2B in residential and commercial real estate
- President of The Siegel Group, a multi-disciplined international business management advisory firm
- Amb. Siegel is Of Counsel to the law firm of Wildes & Weinberg

