



**We help essential
professionals buy homes.**



A NOTE FROM OUR CO-FOUNDERS

We founded Landed in 2015 to uphold those who uphold us, including our educators, healthcare workers, and government employees.

Particularly in expensive cities, it's difficult for many individuals to save the necessary down payments to become homeowners and rooted in their communities. If we want stronger schools and safer communities, we need to support those who make it possible.

We began tackling this issue in our own backyard, the San Francisco Bay Area, where we created our shared equity down payment program. Since then, we've expanded our partnerships with education, healthcare, and government employers in over fifteen states to help essential professionals navigate the complex process of buying a home.

But to achieve our mission, we recognize that it's going to take a whole village.

That's why we're grateful for your interest in Landed, and we hope this brochure serves as a helpful introduction to us and the work we're doing.



A green ink signature of Jonathan Asmis.

Jonathan Asmis
Co-Founder, CEO



A green ink signature of Alex Lofton.

Alex Lofton
Co-Founder, President





What is Landed?

Landed is a fintech company on a mission to help essential professionals—like educators, healthcare workers, and government employees—build financial security near the communities they serve through homeownership.

Our shared appreciation business model aligns the interests of all stakeholders.

In other words, when our customers win, not only do we and our investors win, but so do our employer partners and the communities where Landed operates.



We support our customers' homebuying journeys across three key areas:



FINANCIAL SOLUTIONS

Landed can coinvest up to 15% of the home's purchase price (up to \$150K)¹. Similar to a 'Bank of Mom & Dad', we help our customers get to at least a 20% down payment.

That means lower monthly payments and no private mortgage insurance (PMI), as required by conventional mortgage lenders from lower down payment borrowers.



TRUSTWORTHY AGENTS & LENDERS

Our network of experienced partner agents and participating lenders are specially selected and trained to serve Landed customers.

And the proof is in the pudding: over 90% of Landed homebuyers say they'd recommend their partner agent to another essential professional looking to purchase a home.



RESOURCES & GUIDANCE

Landed's internal teams guide each customer from start to close, providing support alongside their agent and lender.

As a co-investor in their homes, our interests are aligned with that of our customers, and Landed aims to reduce their homebuying stress.

Landed's customer impact

Because homeownership is the key to wealth-building — and coming up with a down payment is the biggest barrier to homeownership — Landed is designed to help make owning a home a reality for more essential professionals.

That's why it's no surprise that about 70% ² of our customers are first-time homebuyers.

In addition, nearly 50% of our customers are from under-represented racial/ethnic groups, and approximately 53% are from low-, moderate-, or middle-income families.³

1,087

Number of Landed homeowners

\$778M

Total purchase value of Landed customers' homes

\$67M

Total new homeowner wealth from appreciation ⁴

To learn more about what this looks like for our customers, visit landed.com/how-it-works.

² As of March 2022; as reported on Landed client's 1008 forms.

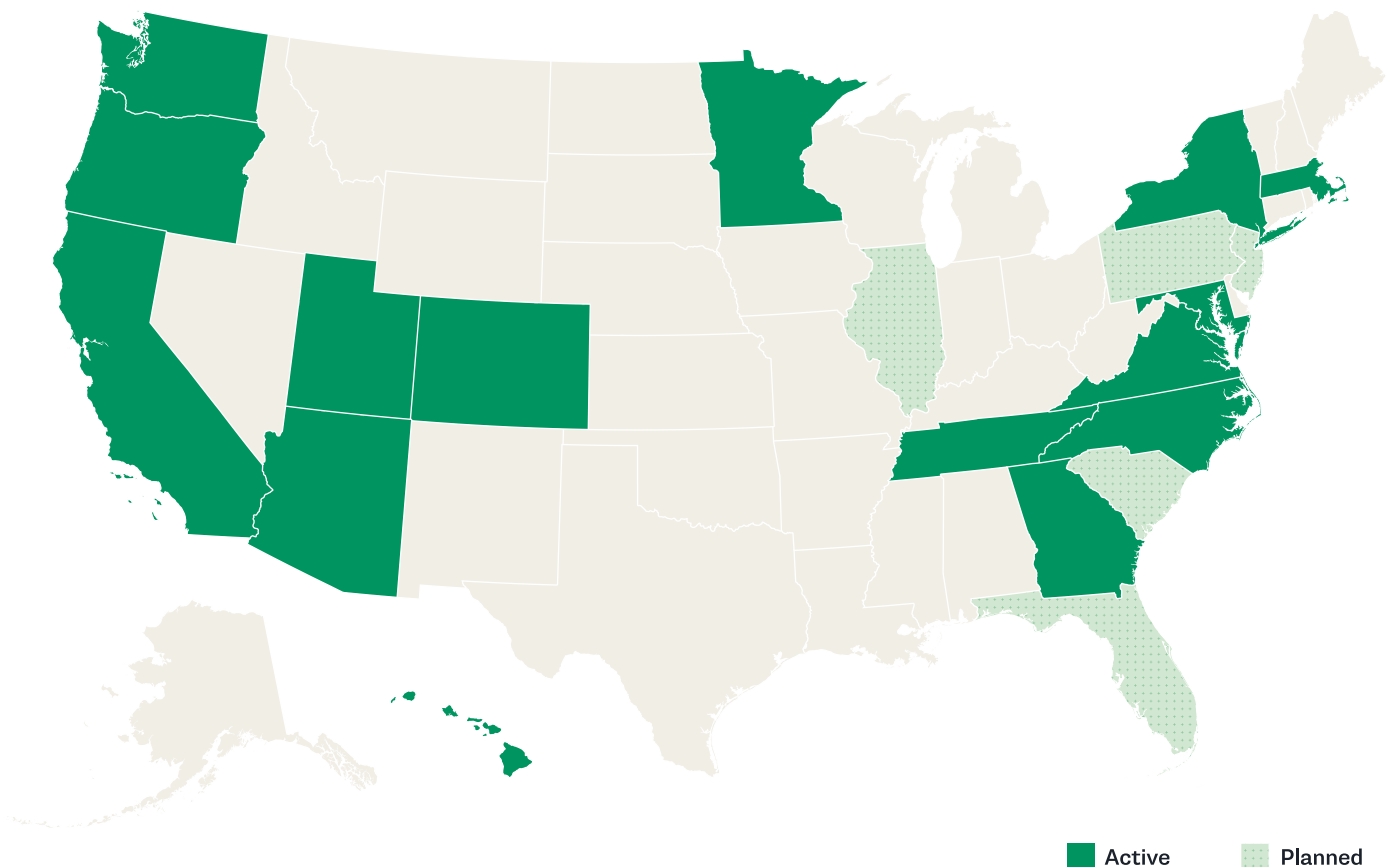
³ As of March 2022 as reported on Landed client's 1003 and 1008 forms. Income defined as income at or below 120% of area median.

⁴ Based on terminated property values and estimated property values as of March 2022.



Where Landed serves

With roots in the San Francisco Bay Area, Landed has grown to serve homebuyers in the nation's most expensive metro areas, with plans for expansion:



Landed's employer partnerships

We help employers recruit, engage, and retain the workforce they need by helping employees live locally near where they work.

Landed also works with other organizations that help essential professionals. These programs contribute to boosting productivity, job satisfaction and community well-being.

LOCAL GOVERNMENTS

Washington, DC
City of Ogden, Utah
Deschutes County, Oregon
City of Orem, Utah

HIGHER EDUCATION

Stanford University
UC Irvine
University of Colorado
Santa Clara University
University of Hawai'i

HEALTH SYSTEMS

UCSF
Envision Healthcare
San Ysidro Health
Sutter Health

K-12 SCHOOL DISTRICTS

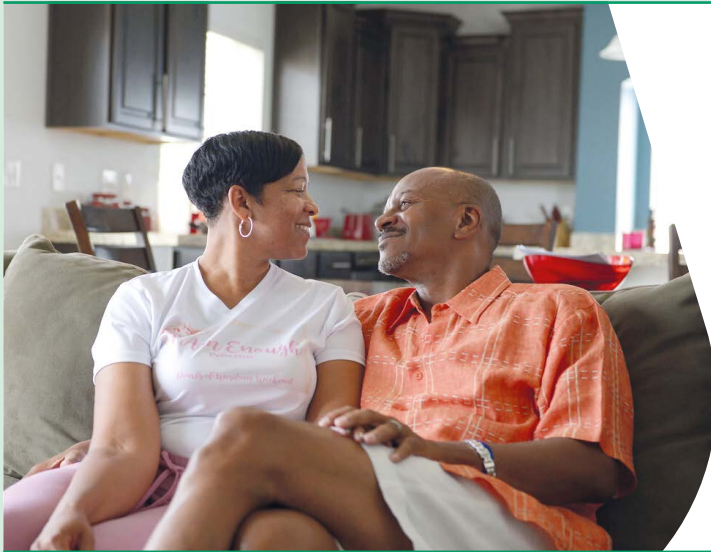
Denver Public Schools
Atlanta Public Schools
Boston Public Schools
DC Public Schools
Redondo Beach Unified

...and many more.

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Annie, my Landed homebuying coach, was my personal cheerleader. During the purchase process, she made sure I knew the terms, the options, and communicated needs right away. Being a former teacher, she understood the chaos with the job, the balancing act, and was patient and flexible when talking on the phone. She is top-notch and went above and beyond what I expected!

LORRIE & NATHAN
LOS ANGELES, CA



We were impressed with how smooth working with Landed was. In just over a month, we went from having just heard of Landed, to having our offer on a new home accepted. Landed helped us get the additional down payment funds to buy a home that's only a five-minute drive from my school.

LATANYA & RON
DENVER, CO

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Our homebuying coach Emily was just fantastic... we could ask her any question we had, and she always had an answer or a person who could get an answer. That was really helpful for us as first-time homebuyers.

ERIN & ADAM
SAN DIEGO, CA





Are you an investor, employer, strategic partner or agent interested in partnering with Landed? **Contact us!**

landed.com/contact-us

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