

APPENDIX C

Platform Data and Advertising Partner Reference

Data Licensing Categories — Advertising Partner Types — Directory Structure — Pricing

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This appendix documents the DCXchange.net platform's data licensing and advertising partner framework. The platform generates two categories of ancillary revenue beyond subscription fees that do not require participant transaction activity: data licensing revenue from organizations that pay for access to the platform's proprietary private market intelligence, and advertising and directory revenue from service providers who pay for access to the platform's participant audience at the point of maximum purchase intent.

Both revenue streams are fully independent of whether any instrument transaction occurs. The platform earns data licensing revenue for providing access to aggregate market data. The platform earns advertising revenue for providing service provider visibility to a verified, active, financially engaged participant base. Neither stream requires the platform to participate in, facilitate, or benefit from any instrument transaction.

SECTION 1 — DATA LICENSING — TARGET LICENSEE CATEGORIES

The DCXchange.net platform generates proprietary private market intelligence that does not exist in any other organized, verified, structured form. Private real estate note pricing, lien certificate yields, geographic demand concentration, buyer competition intensity by instrument type, and performance status transition rates are all data that institutional market participants need and currently cannot obtain from any single organized source. The following table identifies the primary data licensing target categories, the specific data products relevant to each, and relative demand intensity.

Licensee Category	Representative Organizations	Data Products and Use Case	Demand Level
Consumer Credit Bureaus	Experian, TransUnion, Equifax and specialty credit bureaus	Real-time delinquency pattern data, geographic default concentration, borrower credit behavior trends derived from note payment performance data on the platform. Supplements traditional credit bureau data with private market intelligence not available from institutional lenders.	High
Automated Valuation Model (AVM) Providers	CoreLogic, Black Knight, Zillow, Attom Data	Verified secondary market pricing data for real estate-backed instruments. Actual arm's-length transaction prices for notes and liens provide ground truth for AVM calibration that is not available from public deed records alone.	High
Commercial Banks and Thrifts	Regional and community banks, thrifts, credit unions	Private market pricing benchmarks for portfolio valuation, regulatory capital modeling, and loan loss reserve calibration. Useful for institutions holding similar instruments on their balance sheets.	High

Hedge Funds and Private Equity	Distressed debt funds, mortgage REIT managers, specialty finance funds	Real-time market pricing for NPL, RPL, and performing note pools. Geographic demand signals identifying which markets have active buyer competition. Pricing trends by instrument category and performance status.	Very High
Government Agencies and GSEs	FHFA, HUD, CFPB, Fannie Mae, Freddie Mac, state housing finance agencies	Private market activity data for policy research, market monitoring, and regulatory analysis. Particularly valuable for tracking the non-bank and private lending market that is not captured in institutional reporting.	Medium
AI and Machine Learning Training Data Consumers	AI research organizations, fintech companies, PropTech platforms	Structured, verified, labeled private market transaction data for training credit risk, property valuation, and market prediction models. Private market data is scarce and commands significant premiums for AI training purposes.	Growing
Note Servicing Companies	Specialized mortgage servicers, default servicers	Geographic concentration data for servicing capacity planning, delinquency trend data for servicing portfolio management, and pricing data for portfolio acquisition analysis.	Medium
Insurance Underwriters	Title insurance companies, private mortgage insurance providers, specialty insurers	Risk distribution data for private market instruments, geographic concentration data for exposure management, and pricing benchmarks for actuarial modeling.	Medium

SECTION 2 — STANDALONE API DATA PRODUCTS

In addition to negotiated data licensing arrangements with institutional consumers, the platform offers a tiered standalone API product available to any qualified organization without a platform subscription requirement. The API product provides programmatic access to live and historical platform data through documented REST and WebSocket endpoints.

API Product	Description	Annual Price Range
Live Listings Feed	Real-time JSON feed of all active listings with full metadata. No due diligence content. Updated continuously.	\$24,000–\$60,000/yr
Market Analytics Feed	Aggregated daily market metrics by category, state, and performance status. Scheduled API delivery.	\$18,000–\$48,000/yr
Bid Event Stream	Real-time WebSocket stream of auction bid events. Instrument category, state, bid amount, bidder tier.	\$36,000–\$96,000/yr
Closed Transaction Feed	Daily feed of closed transaction metadata. Instrument type, state, closing price as % of UPB, days on market.	\$30,000–\$72,000/yr
Full Data Package	All four feeds combined at a bundled annual rate with dedicated API support and custom field configuration.	\$72,000–\$180,000/yr

SECTION 3 — ADVERTISING AND DIRECTORY PARTNER CATEGORIES

The platform's advertising and directory revenue model places service provider advertising at the precise moment in the participant workflow when the need for that service is highest. A seller creating a lien certificate listing sees lien search firm advertising. A buyer viewing a non-performing note listing sees property management company advertising. A buyer who has just initiated contact with a seller through the internal messaging system sees note assignment attorney advertising. This contextual placement model commands a significant premium over standard display advertising because the audience is verified, active, and at the point of maximum purchase intent.

Service Provider Category	Placement Type	Relevance and Context	Monthly Rate Range
Note Servicing Companies	Contextual placement adjacent to all note and mortgage listings	Sellers and buyers of performing and non-performing notes require servicing. Contextual placement at listing creation and listing detail view.	\$500–\$2,000/mo
Title Companies and Attorneys	Contextual placement adjacent to all instrument listings at point of contact	Every instrument transaction requires title work and legal documentation. Highest purchase intent of any advertising category.	\$500–\$3,000/mo
Real Estate Attorneys	Directory listing and contextual placement by geographic market and instrument specialty	Note assignment, foreclosure, probate, divorce, and trust instrument transactions all require specialized legal counsel.	\$300–\$1,500/mo
Appraisers and BPO Providers	Contextual placement adjacent to listings requiring valuation	Buyers require property valuation for due diligence. Sellers require valuation to price their listings. High relevance at listing creation and listing detail.	\$200–\$800/mo
Lien Search and Title Search Firms	Contextual placement adjacent to lien and note listings	Buyers of lien instruments, tax certificates, and first position notes require comprehensive lien searches before purchase.	\$200–\$600/mo
Due Diligence and Loan Review Firms	Featured placement in the buyer due diligence workflow	Institutional buyers of note pools require third-party loan file review. High-value, low-competition advertising category.	\$500–\$2,500/mo
Hard Money and Private Lenders	Directory listing and buyer-facing placement	Buyers who win auction bids or negotiate note purchases often require acquisition financing. Private lenders serve this need.	\$300–\$1,200/mo
Property Management Companies	Contextual placement adjacent to non-performing and REO listings	Buyers of non-performing notes who take property through foreclosure require property management. High relevance for NPL and distressed instrument buyers.	\$200–\$800/mo
Bankruptcy Attorneys	Contextual placement adjacent to distressed	Buyers of distressed instruments and sellers in bankruptcy proceedings require specialized counsel.	\$300–\$1,000/mo

	and post-foreclosure listings		
Tax Advisors and CPAs	Platform-wide directory listing	Note buyers and sellers have significant tax implications including installment sale treatment, depreciation, and capital gains. Universal relevance across all instrument categories.	\$200–\$600/mo
Real Estate Investors and Wholesalers	Featured buyer-facing placement for properties attached to note transactions	Buyers of non-performing notes who acquire collateral properties benefit from investor and wholesaler services for exit strategies.	\$300–\$1,000/mo
Self-Directed IRA Custodians	Platform-wide placement targeting individual buyer accounts	Self-directed IRAs are one of the most active buyer populations for individual note purchases. Custodians benefit from access to this participant base.	\$500–\$2,000/mo

SECTION 4 — SERVICE PROVIDER DIRECTORY STRUCTURE AND PRICING

The service provider directory operates independently of the contextual advertising system. Any qualified service provider may purchase a directory listing at any tier. Directory listings appear in the platform's searchable service provider directory, which participants access when seeking services related to their instrument transactions. Directory listings are not instrument-specific and are visible to all verified participants.

Directory Product	Included Features	Pricing
Basic Directory Listing	Company name, address, phone, website, service category, geographic market served	\$99/mo or \$999/yr
Enhanced Directory Listing	All Basic plus logo, extended description, specialties, and highlighted placement within category	\$199/mo or \$1,999/yr
Featured Directory Listing	All Enhanced plus top-of-category placement, featured badge, and direct inquiry button	\$349/mo or \$3,499/yr
Contextual Advertising Placement	Display adjacent to relevant instrument listings based on category and geographic matching rules	\$500–\$3,000/mo depending on category and volume
Sponsored Content Placement	Educational content placement in the platform's resource section. Marked as sponsored. Subject to content review.	\$500–\$2,000/mo
Buyer Workflow Integration	Featured placement within the buyer due diligence workflow at the point of maximum purchase intent	\$1,000–\$5,000/mo depending on integration depth

SECTION 5 — ADVERTISING AND DATA LEGAL ARCHITECTURE

All advertising placements on DCXchange.net are sold on a flat-fee basis. No advertising placement is priced as a percentage of any transaction. No advertising revenue is tied to whether a participant who

views an advertisement completes any transaction. This flat-fee advertising model is consistent with the platform's overall legal architecture as a pure listing service and does not create referral fee exposure under RESPA Section 8 or any other financial services regulatory framework.

Data licensing arrangements are governed by individual data licensing agreements that specify permitted use, prohibited uses, data handling requirements, and confidentiality obligations. Licensees may not disclose or resell platform data without express written authorization. All data products deliver aggregate or anonymized data — no individual participant identity is disclosed in any data product without the participant's express consent.

The platform's advertising and data revenue streams are documented in detail in the financial model contained in Appendix J. Combined annual potential for advertising, directory, and data licensing revenue at platform maturity exceeds \$6.9 million across all three streams.

The Platform Monetizes Knowledge and Access. Never the Transaction.

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