

APPENDIX D

Provisional Patent Applications Reference

14 Applications — United States Patent and Trademark Office — 35 U.S.C. § 111(b)

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This appendix is the provisional patent application registry for the DCXchange.net platform. It documents all fourteen provisional patent applications filed or pending filing with the United States Patent and Trademark Office under 35 U.S.C. § 111(b). Patent No. 1 has been filed and assigned a USPTO application number, establishing the priority date for the complete platform architecture. Patents No. 2 through 14 are pending filing within the twelve-month priority window established by Patent No. 1.

Provisional patent applications establish a priority date and provide twelve months of “patent pending” protection during which the complete non-provisional application must be filed. The filing of Patent No. 1 — the umbrella architecture application — establishes priority for the complete integrated platform architecture as of the filing date. All component applications filed within the twelve-month priority window will claim priority to that date.

Detailed abstracts for each application, including description of invention and scope of coverage, are contained in Appendix H — Provisional Patent Application Abstracts.

SECTION 1 — PATENT APPLICATION REGISTRY

No.	Status	Application Title	Subject Matter
1	FILED	Complete DCXchange.net Exchange Architecture — Integrated Platform	Complete integrated platform architecture as a unified system. Umbrella application establishing priority date for all component technologies.
2	Pending	Configurable Instrument Schema Engine	Database-driven, configuration-record-based system for dynamic instrument field definition across a multi-vertical financial instrument marketplace without code deployment.
3	Pending	Multi-Platform Synchronization Framework	Single API layer architecture maintaining complete real-time data consistency across web, iOS, and Android access points simultaneously.

4	Pending	Tiered Access Control Framework	API-layer-enforced, role-and-tier-based access control preventing client-side permission circumvention in a multi-tier financial instrument marketplace.
5	Pending	Buyer-Initiated Contact Protocol with Bilateral Identity Protection	Architecturally enforced buyer-only contact initiation with structural prevention of seller-initiated unsolicited contact and bilateral identity protection until voluntary disclosure.
6	Pending	Immutable Audit-Linked Internal Messaging System	Tamper-evident, listing-associated, permanently archived messaging system with structured offer workflow and immutable communication record.
7	Pending	Instrument Performance Status Lifecycle Management System	Automated status progression management for financial instrument listings through defined lifecycle states with event-driven transition logic.
8	Pending	ZIP-Code-Based Contextual Service Provider Discovery Engine	Dynamic geographic matching of listing collateral location to relevant service provider categories with contextual placement at point-of-need in the participant workflow.
9	Pending	Portfolio and Tape Aggregation Display System	Multi-instrument portfolio packaging and tape aggregation display architecture for bulk instrument listings with aggregate metric computation and display.
10	Pending	Dual-Role Participant Classification System	Architecture supporting simultaneous seller and buyer classification for the same participant account with independent tier

			management for each role.
11	Pending	Anonymous Buyer Preference Filtering System	Saved search and alert architecture enabling buyers to define and store instrument preference profiles without disclosing those preferences to sellers or the platform.
12	Pending	Multi-Vertical Instrument Taxonomy with Dynamic Field Schema Inheritance	Hierarchical instrument taxonomy with category-level field inheritance enabling new instrument types to inherit base field sets from their category without redundant configuration.
13	Pending	Saved Search Alert Priority Tiering System	Subscription-tier-based alert delivery priority system ensuring higher-tier participants receive matching listing alerts before lower-tier participants.
14	Pending	Open Ascending-Bid Auction Engine with Access Fee Gating, Date Lock Enforcement, and Real-Time Bid Transparency	Complete auction engine architecture including access fee validation, parameter immutability after first bid, auto-extend logic, and real-time bid broadcast to all subscribed participants.

SECTION 2 — APPLICATION DESCRIPTIONS

The following descriptions are drawn from the provisional patent application filings and provide a summary of the invention claimed in each application. Full abstract text including background, summary of invention, and claims language is contained in Appendix H.

Patent No. 1 — Complete DCXchange.net Exchange Architecture — Integrated Platform — ✓ FILED

Description of Invention: This provisional patent application describes and claims priority on the complete integrated technology architecture of the DCXchange.net platform a universal, instrumentagnostic, twosided private financial instrument exchange operating across web and native mobile platforms on a unified data layer. The complete architecture encompasses the instrument schema configuration engine, the multiplatform API synchronization framework, the tiered participant access and permission control system, the buyerinitiated contact protocol with identity protection, the immutable internal messaging and audit system, the instrument lifecycle management system, the geographic service provider discovery engine, the portfolio and tape aggregation display system, the dualrole participant classification system, the anonymous buyer preference filtering

mechanism, the multivertical instrument taxonomy with dynamic field schema inheritance, and the saved search alert priority tiering system all operating as an integrated whole to constitute the DCXchange.net exchange platform. **

Scope of Coverage: This umbrella provisional establishes the earliest possible priority date covering the complete DCXchange.net system architecture as an integrated invention. It provides protective coverage for all component technologies described within this application as a unified system, including any combination of the described elements, and serves as the foundational priority date reference for all subsequent individual provisional and nonprovisional patent applications filed by TooziT covering component technologies of the DCXchange.net platform. All fourteen component technologies identified in this appendix fall within the scope of this umbrella application. **Component Technology Applications Pending Filing** *The following twelve provisional patent applications cover the individual component technologies of the DCXchange.net platform. Each application will be filed with the USPTO within the twelvemonth priority window established by Patent No. 1. Filing order will be determined by priority of development and commercial sensitivity of each component technology. All applications will be filed under the TooziT entity as the assignee.* **PATENT NO. 2 OF 14 PENDING FILING** **Configurable Instrument Schema Engine**

Patent No. 2 — Configurable Instrument Schema Engine — Pending Filing

Description of Invention: A software system and method for enabling a financial instrument marketplace platform to support an unlimited number of instrument types and verticals through the dynamic configuration of instrument field schemas stored as database records, without requiring application code changes, database schema migrations, or platform redeployment when new instrument types are added. The engine stores instrument-type definitions as structured configuration metadata specifying field types, validation rules, display groupings, required versus optional status, and search index eligibility for each field. All platform components --- the API layer, the web interface, the mobile application, and the data storage layer --- respond dynamically to schema configuration changes in real time. **

Scope of Coverage: Covers all methods and systems for dynamic, configuration-driven instrument type definition and display in a multi-vertical financial instrument marketplace, including any implementation in which instrument field schemas are stored as data rather than code and serve as the authoritative definition of instrument listing requirements across all platform components.

Patent No. 3 — Multi-Platform Synchronization Framework — Pending Filing

Description of Invention: A software architecture and method for maintaining complete, real-time data consistency and feature parity across a web browser application, an iOS native mobile application, and an Android native mobile application through a single shared API layer, such that any data creation, modification, or status change event initiated on any platform is immediately reflected on all other platforms without platform-specific data stores, synchronization delays, or feature discrepancies between access points. **

Scope of Coverage: Covers all architectures and methods for unified API-driven synchronization across web and multiple native mobile platforms in a financial instrument marketplace context, including any implementation in which a single data layer and API surface serves as the exclusive data source for all client applications simultaneously.

Patent No. 4 — Tiered Access Control Framework — Pending Filing

Description of Invention: A software system and method for governing differentiated access to listing data, due diligence materials, contact initiation capabilities, search and filtering tools, analytics, and transaction workflow functions across a multi-tier participant classification system in a financial instrument marketplace, enforced at the API layer prior to any database query execution, such that access entitlements are determined by the authenticated participant's role classification and subscription tier without reliance on client-side permission management. **

Scope of Coverage: Covers all systems and methods for API-layer-enforced, role-and-tier-based access control in a financial instrument marketplace with multiple participant types and multiple subscription levels, including any implementation in which permission evaluation precedes database interaction and cannot be circumvented through client-side manipulation.

Patent No. 5 — Buyer-Initiated Contact Protocol with Bilateral Identity Protection — Pending Filing

Description of Invention: A software system and method for enabling communication between buyers and sellers in a financial instrument marketplace in which all contact initiation capability is exclusively available to the buyer role, seller identity and contact information are never disclosed on any listing or through any platform interface regardless of buyer tier, buyer identity and contact information are never disclosed to the seller prior to mutual voluntary disclosure within a protected messaging thread, and no mechanism exists within the platform for seller-initiated unsolicited contact with any buyer account. **

Scope of Coverage: Covers all systems and methods for structurally enforced buyer-only contact initiation with bilateral identity protection in a financial instrument or asset marketplace, including any implementation in which platform architecture rather than terms of service alone prevents seller-initiated buyer contact and protects counterparty identity until voluntary mutual disclosure.

Patent No. 6 — Immutable Audit-Linked Internal Messaging System — Pending Filing

Description of Invention: A software system and method for facilitating communications between marketplace participants through a platform-integrated messaging infrastructure in which every communication thread is permanently associated with a specific listed instrument, every message is stored in tamper-evident, unalterable form after transmission, neither party to a thread may delete or edit any transmitted message, a complete thread history constitutes a legally defensible record of all representations made during instrument negotiations, and the entire message record is available to platform administrators for dispute resolution and regulatory compliance purposes. **

Scope of Coverage: Covers all systems and methods for instrument-linked, immutable, audit-trail-integrated internal messaging in a financial instrument marketplace, including any implementation in which message permanence and tamper-evidence are enforced at the data storage layer and thread association with a specific listed instrument is maintained throughout the lifecycle of the listing.

Patent No. 7 — Instrument Performance Status Lifecycle Management System — Pending Filing

Description of Invention: A software system and method for managing the progression of financial instrument listings through a defined set of status states --- including draft, active, under contract, sold, and expired --- with automated status transition triggers, buyer and seller notification events tied to each status change, archive and searchability functions for completed transactions, and seller prompts for renewal or relisting upon expiration, such that the status history of every instrument listing constitutes a complete, timestamped audit record of the listing's marketplace lifecycle. **

Scope of Coverage: Covers all systems and methods for defined-state lifecycle management of financial instrument listings in a marketplace platform, including any implementation in which automated triggers, notifications, and archive functions are associated with status transitions and the complete status history is preserved as a platform record.

Patent No. 8 — ZIP-Code-Based Contextual Service Provider Discovery Engine — Pending Filing

Description of Invention: A software system and method for dynamically generating geographically relevant service provider recommendations to a marketplace participant viewing a financial instrument listing tied to a specific property location, in which service providers including but not limited to title companies, insurance agencies, property inspectors, attorneys, and contractors are indexed by zip code and instrument type, and relevant providers are surfaced to the viewing participant based on the geographic location of the collateral property associated with the listed instrument. **

Scope of Coverage: Covers all systems and methods for geographic and instrument-type-indexed service provider discovery integrated into a financial instrument listing platform, including any implementation in which collateral property location data drives dynamic contextual service provider recommendations to marketplace participants at the point of listing review.

Patent No. 9 — Portfolio and Tape Aggregation Display System — Pending Filing

Description of Invention: A software system and method for enabling sellers in a financial instrument marketplace to group multiple individual instrument listings into a single aggregated portfolio or tape package offering, with automated calculation and display of aggregate metrics including but not limited to total unpaid principal balance, weighted average coupon, weighted average maturity, loan count, geographic distribution,

property type composition, and performance status breakdown, presented as a unified listing accessible to buyers as a single portfolio acquisition opportunity. **

Scope of Coverage: Covers all systems and methods for automated aggregation and metric calculation in multi-instrument portfolio listings within a private financial instrument marketplace, including any implementation in which individual instrument data is aggregated into standardized portfolio metrics displayed as a unified buyer-facing listing.

Patent No. 10 — Dual-Role Participant Classification System — Pending Filing

Description of Invention: A software system and method for identifying, classifying, and managing marketplace participants who simultaneously hold active accounts in both the seller role and the buyer role within the same platform, routing access permissions, interface experiences, notification streams, and analytics dashboards appropriately based on the active role context of each platform session, and preventing role-based access controls applicable to one role from being circumvented through the participant's simultaneous access to the other role. **

Scope of Coverage: Covers all systems and methods for simultaneous multi-role participant management in a financial instrument marketplace, including any implementation in which a single user account may hold seller and buyer roles concurrently with role-appropriate permission enforcement, interface routing, and notification management for each role context.

Patent No. 11 — Anonymous Buyer Preference Filtering System — Pending Filing

Description of Invention: A software system and method enabling sellers in a financial instrument marketplace to define counterparty preferences specifying the classification of buyers eligible to initiate contact with their listings --- including classifications such as individual investors, small funds, institutional buyers, or all verified buyers --- without disclosing the composition, size, or identity of the buyer pool to the seller at any time, and enforcing those preferences by filtering contact initiation eligibility at the platform level based on the contacting buyer's verified classification. **

Scope of Coverage: Covers all systems and methods for seller-defined, anonymity-preserving counterparty preference filtering in a financial instrument marketplace, including any implementation in which buyer pool composition and identity remain undisclosed to sellers while seller-defined contact eligibility preferences are enforced at the platform access control layer.

Patent No. 12 — Multi-Vertical Instrument Taxonomy with Dynamic Field Schema Inheritance — Pending Filing

Description of Invention: A software system and method for organizing financial instrument types within a hierarchical taxonomy in which instrument categories inherit common marketplace attribute fields from a parent schema while extending with instrument-specific fields defined in child schema configurations, enabling a single listing creation interface to serve all instrument types through conditional field display logic driven by the instrument type selection, without requiring separate listing forms, separate database tables, or separate application code for each instrument category. **

Scope of Coverage: Covers all systems and methods for hierarchical instrument taxonomy management with schema inheritance and conditional field display in a multi-vertical financial instrument marketplace, including any implementation in which parent schema fields are inherited by child instrument type schemas and conditional field display is driven by instrument type selection at the user interface layer.

Patent No. 13 — Saved Search Alert Priority Tiering System — Pending Filing

Description of Invention: A software system and method for delivering new listing alerts to marketplace participants who have established saved search criteria, in which alert delivery is sequenced according to the participant's subscription tier such that participants at higher subscription tiers receive notification of new matching listings within a shorter time window following listing publication than participants at lower subscription tiers, creating a defined and consistently enforced competitive advantage in listing discovery for higher-tier subscribers as a function of their subscription level. **

Scope of Coverage: Covers all systems and methods for tier-differentiated, time-sequenced new listing alert delivery in a financial instrument marketplace, including any implementation in which the elapsed time between new listing publication and subscriber notification is a defined function of the notified subscriber's subscription tier classification.

Patent No. 14 — Open Ascending-Bid Auction Engine with Access Fee Gating, Date Lock Enforcement, and Real-Time Bid Transparency — Pending Filing

Description of Invention: A software system and method for implementing a structured, time-limited, open ascending-bid auction capability within a two-sided private financial instrument marketplace, in which all active bids are visible to all qualified auction participants in real time throughout the auction period; auction participation is gated by a two-condition access control mechanism requiring both platform account verification and payment of a periodic auction access fee; auction parameters including start date, end date, duration, reserve amount, minimum bid increment, and bidder qualification level are configured by the seller at listing creation and are rendered immutable by the system architecture upon receipt of the first qualifying bid, such that no modification to any auction parameter is architecturally possible after first bid regardless of the requesting user's role or tier; an optional auto-extend mechanism automatically advances the auction end timestamp when a qualifying bid is received within a defined interval prior to the scheduled auction close, with the trigger and updated end time delivered to all registered participants in real time; every auction listing progresses through a defined set of status states --- including Draft, Scheduled, Active, Extended, Reserve Met, Closed-Sold, Closed-Reserve Not Met, Closed-No Bids, and Cancelled --- governed by a state machine with automated transition triggers keyed to calendar time, bid events, and seller actions; and the auction access fee charged to participating buyers is a flat periodic subscription add-on evaluated and enforced at the API layer on every bid submission and bidder registration request, independent of any transaction outcome, hammer price, or auction result. **

Scope of Coverage: Covers all systems and methods for implementing an open ascending-bid auction module within a private financial instrument marketplace platform, including any implementation in which: real-time bid visibility is provided to all qualified participants regardless of bid position; auction access is conditioned on both identity verification and a periodic access fee enforced at the API layer; auction parameter immutability after first bid is enforced architecturally rather than through terms-of-service restriction alone; an auto-extend mechanism adjusts the auction closing timestamp in response to qualifying late bids; a defined lifecycle state machine governs auction status progression with automated triggers and participant notification; and the auction access fee revenue stream is structured as a flat periodic access fee independent of any transaction completion, closing rate, or hammer price outcome. Covers all implementations of the described system regardless of the instrument category, asset class, or marketplace vertical to which the auction capability is applied.

SECTION 3 — STRATEGIC VALUE OF THE PATENT PORTFOLIO

The fourteen provisional patent applications represent a layered protection strategy. Patent No. 1 establishes priority on the complete integrated platform architecture — the umbrella claim that covers the system as a whole. Patents No. 2 through 14 establish priority on each major technical component individually, ensuring that no single component can be extracted and replicated without implicating at least one application in the portfolio.

The commercial significance of this layered approach is that a competitor cannot legally replicate the platform by building around one claim. Replicating the Schema Engine (Patent No. 2) without the permission framework (Patent No. 4) still exposes the competitor to infringement. Replicating the auction engine (Patent No. 14) without the messaging system (Patent No. 6) still exposes the competitor to infringement. The only safe path for a competitor is to build a fundamentally different architecture — one that is less efficient, more costly to maintain, and without the market credibility of the original.

For a technology acquirer, the patent portfolio represents a competitive asset that compounds in value as the platform achieves market leadership. A dominant note exchange platform with patent protection on its core architecture creates a defensible market position that is difficult to challenge and expensive to circumvent. The acquisition of DCXchange.net includes the complete patent portfolio with no retained interest by Toozilt LLC.

SECTION 4 — PORTFOLIO SUMMARY

Filed Applications	Pending Filing	Total Portfolio
1 — Patent No. 1 (Umbrella Architecture)	13 — Patents No. 2 through 14	14 Provisional Applications

Legal Framework	Priority Date Established By
35 U.S.C. § 111(b) — Provisional Patent Application	Filing date of Patent No. 1 — the umbrella architecture application
12-month priority window for non-provisional filing	All component applications must be filed within 12 months of Patent No. 1 filing date
Transfer on Technology/IP Acquisition	All 14 applications and all future patent rights transfer completely to acquiring party. Toozilt LLC retains no interest.

Inquiries regarding the patent portfolio, application status, or licensing terms should be directed to legal@dcxchange.net. For a complete copy of any individual patent application abstract, contact licensing@dcxchange.net.

14 Applications. One Platform. A Defensible Market Position Built on Patent Pending Technology.

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