

APPENDIX P

Additional Revenue Streams

Institutional Onboarding — API Access — White-Label Licensing — Document Preparation

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This appendix describes four revenue streams identified as material opportunities for DCXchange.net that are not fully developed in the main pro forma document. Each stream is independently viable, additive to the six primary revenue streams described in the main document, and operable without changes to the platform’s core architecture. All four can be activated by a licensee or platform operator without TooziT involvement.

SECTION 1 — INSTITUTIONAL ONBOARDING FEES

Banks, hedge funds, government agencies, county tax authorities, mortgage servicers, and institutional investment funds do not self-onboard onto financial marketplace platforms. They require structured setup assistance — data mapping for bulk instrument upload, API integration configuration, organizational verification, personnel provisioning, and dedicated relationship management during the onboarding period. This white-glove setup is standard in enterprise SaaS and commands a one-time fee that is wholly separate from and additive to the institutional subscription.

The institutional onboarding fee is charged at account creation and covers the platform operator’s time and resources in preparing the institutional account for operational use. It is not a licensing fee. It is not a transaction fee. It is a service delivery fee for a defined scope of work. Every Enterprise tier seller account and every Institutional tier buyer account represents an onboarding fee opportunity.

Onboarding Fee Schedule

Account Type	Onboarding Fee Range	Scope Includes
Standard Institutional (Bank, Credit Union)	\$2,500–\$5,000	Account setup, data mapping, bulk upload configuration, verified institutional status, dedicated onboarding session
Enterprise Institutional (Hedge Fund, Family Office)	\$5,000–\$10,000	Above plus custom portfolio display configuration, API integration support, relationship manager introduction
Government / Municipal Agency	\$7,500–\$15,000	Above plus government-specific compliance documentation, fiduciary marketing evidence package, public tender-ready listing templates
Multi-Account Enterprise (Bank with Multiple Departments)	\$10,000–\$25,000	Above plus multi-department access structure, consolidated reporting, bulk account provisioning for authorized personnel

The government and municipal onboarding tier carries the highest fee and the highest commercial value. County tax collectors, state housing finance agencies, and municipal utility lien authorities have specific fiduciary documentation requirements — evidence that they conducted competitive marketing, achieved market-rate pricing, and documented the disposition process for audit purposes. DCXchange.net’s institutional onboarding package for government sellers includes all of that

documentation as a structured deliverable, making the platform the only organized secondary market that satisfies government fiduciary standards out of the box.

REVENUE ESTIMATE

At 50 new institutional accounts per year at an average onboarding fee of \$7,500, institutional onboarding generates \$375,000 in annual revenue that does not appear in any other revenue stream calculation. At platform maturity with 100+ institutional onboardings per year, the contribution exceeds \$750,000 annually.

SECTION 2 — API ACCESS AS A STANDALONE REVENUE PRODUCT

The DCXchange.net API currently functions as a feature of the Institutional buyer subscription — institutional buyers receive bulk listing ingestion capability as part of their \$499/month subscription. This undervalues the API as a commercial product. The platform’s live listing data, market analytics, bid event stream, and closed transaction feed are independently valuable to organizations that are not platform participants at all — portfolio management platforms, CRM systems, note servicing companies, data aggregators, and financial research organizations.

A standalone API access product — sold as an annual license to non-participant organizations — is a separate revenue stream from both the institutional buyer subscription and the data licensing stream described in the main document. It is real-time programmatic access to the live marketplace, not a historical data product. It is priced as a technology license, not as a subscription tier.

Standalone API Product Tiers

API Product	Description	Annual Price Range
Live Listings Feed	Real-time JSON feed of all active listings with full metadata — instrument type, state, performance status, price range, listing date. Updated continuously. No due diligence content included.	\$24,000– \$60,000/yr
Market Analytics Feed	Aggregated daily market metrics — average prices by category, listing volume by state, days-on-market averages, bid activity counts. Delivered via scheduled API pull.	\$18,000– \$48,000/yr
Bid Event Stream	Real-time WebSocket stream of auction bid events — instrument category, state, bid amount, bidder tier classification. No participant identity disclosed.	\$36,000– \$96,000/yr
Closed Transaction Feed	Daily feed of closed transaction metadata — instrument type, state, closing price as % of UPB or face, days-on-market, sale method. No participant identity disclosed.	\$30,000– \$72,000/yr
Full Data Package	All four feeds combined at a bundled annual rate. Includes dedicated API support and custom field configuration.	\$72,000– \$180,000/yr

TARGET CLIENTS

Portfolio management platforms used by note investors, note servicing companies who need to monitor market conditions for instruments they service, real estate data aggregators, and AI and ML training data consumers who require structured private market transaction data. None

of these organizations need a platform subscription to use the API product. They are a separate customer segment with a separate commercial relationship.

SECTION 3 — WHITE-LABEL LICENSING TO INDUSTRY ASSOCIATIONS AND INSTITUTIONS

The DCXchange.net platform’s technology architecture supports white-label deployment under a third party’s brand identity without changes to the underlying application logic. The app name, icon, color scheme, and branding elements in both the PWA manifest and native app configurations are parameterized. A white-label instance can be deployed under a licensee’s or an industry association’s brand in a matter of days.

Industry associations represent a uniquely efficient distribution channel. The American Association of Private Lenders, state note investor associations, county tax collector associations, and similar industry bodies have pre-existing membership relationships with the platform’s exact target participant population. A white-label platform sold to an industry association as a member benefit bypasses individual participant acquisition entirely — the association delivers the platform’s value proposition to its members as a packaged membership benefit, and TooziT (or the licensee) collects per-seat revenue on the back end.

White-Label Arrangement Types

White-Label Arrangement	Description	Annual Revenue Range
State Note Investor Association	Branded listing platform for association members. TooziT collects per-seat subscription revenue. Association receives white-label platform as a member benefit at no cost to the association.	\$15,000–\$50,000/yr per association
County Tax Collector Consortium	Shared platform for multiple county tax authorities to list tax lien certificates through a single consortium-branded interface. Simplifies multi-county participation.	\$25,000–\$75,000/yr per consortium
National Note Investor Network	Full white-label instance for a national membership organization with 500+ active note investor members. Includes branded mobile app and association-specific instrument categories.	\$50,000–\$150,000/yr
Financial Institution Internal Platform	White-label instance deployed inside a bank or servicer’s internal ecosystem for listing and disposition of portfolio instruments. Operates as an internal marketplace for the institution’s own note disposition workflow.	\$75,000–\$250,000/yr

White-label arrangements are available under all three DCXchange.net commercial arrangements. A licensee operating under a License to Operate may negotiate white-label sub-licenses to industry associations within their licensed territory. A platform business buyer may develop white-label relationships as a core part of their growth strategy. A technology acquirer may deploy white-label instances across multiple verticals and geographies without restriction. White-label revenue is additive to every other revenue stream and does not require additional platform development.

FIRST-MOVER PRIORITY

The county tax collector association channel is the single highest-priority white-label target. County tax collectors in 28 states are required by statute to publicly market tax lien certificates before sale. A white-label DCXchange.net instance branded as the state tax collector association’s official disposition platform would satisfy that statutory requirement and capture the entire state’s tax lien volume on the platform simultaneously.

SECTION 4 — DOCUMENT PREPARATION INTEGRATION REVENUE

Every instrument transaction facilitated through the DCXchange.net platform requires a set of closing documents: at minimum, an assignment agreement and an allonge to the promissory note transferring noteholder rights. For more complex transactions, additional documentation is required — seller affidavits of title, recorded instrument assignments, and portfolio-level transfer packages.

DCXchange.net’s listing infrastructure contains all of the data required to generate these documents automatically — seller account data, instrument description, legal characteristics, buyer account data, and transaction terms agreed through the messaging system. A document preparation module that generates these closing documents from listing data at the moment a seller accepts an offer is a natural extension of the platform’s existing workflow and a direct commercial opportunity.

This revenue stream is positioned as a subscription add-on for document generation infrastructure — not as a settlement service referral. The platform generates standardized documents from its own listing data. Participants use those documents in their private transaction. The platform receives a flat document generation fee. No referral, no settlement service involvement, no RESPA trigger. The legal architecture described in Appendix O remains fully intact.

Document Preparation Fee Schedule

Document Type	Fee	Description
Note Assignment Agreement	\$75 per document	Standardized assignment agreement generated from listing data — assignor, assignee, instrument description, consideration, effective date.
Allonge to Promissory Note	\$45 per document	Endorsement document transferring note holder rights from seller to buyer, generated from listing instrument data.
Due Diligence Certification Package	\$95 per package	Platform-generated certification that the listing’s due diligence package has been reviewed against the instrument-specific checklist, with itemized completion status.
Closing Document Package	\$149 per closing	Complete closing document set including assignment agreement, allonge, seller’s affidavit of title, and buyer acknowledgment, pre-populated from listing data.
Portfolio Transfer Package	\$299 per portfolio	Bulk assignment documentation for multi-instrument portfolio transfers, with individual assignment and allonge for each instrument in the package.

REVENUE ESTIMATE

At 500 transactions per month at an average document preparation fee of \$95, document preparation generates \$570,000 annually. At platform maturity with 2,000 monthly transactions, the contribution exceeds \$2.3 million annually. This revenue is entirely margin — document generation from existing data requires negligible marginal cost once the module is built.

COMBINED ADDITIONAL REVENUE POTENTIAL

Additional Revenue Stream	Year One	Growth	Maturity
Institutional Onboarding Fees	\$125,000	\$375,000	\$750,000
API Access — Standalone	\$100,000	\$400,000	\$1,200,000
White-Label Association Licensing	\$0	\$250,000	\$750,000
Document Preparation Integration	\$120,000	\$480,000	\$2,280,000
TOTAL ADDITIONAL STREAMS	\$345,000	\$1,505,000	\$4,980,000

Combined with the eight primary revenue streams detailed in the main pro forma, the platform’s total combined annual revenue potential at maturity exceeds \$26 million from twelve independently operating sources.

Twelve Streams. Zero Transaction Fees. Every Dollar from Access and Infrastructure.

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