

Aiming for High Returns and a Second Chance for Borrowers.

Welcome to 7E Investments, a Regulation A+ offering with a scheduled **annual return of 8%** (distributed monthly).



[INVEST NOW →](#)

[Offering Circular](#)



SEVENEY
MORTGAGE NOTE
INVESTMENTS

Looking for monthly income to meet your expenses?



Even with inflation on the rise, you may have trouble covering monthly household expenses like rent or mortgage payments, utilities, groceries and car payments with traditional investment income.

7E Investments' mortgage note fund aims to provide consistent, predictable income—8% a year distributed in monthly installments. That should be higher than the returns offered even by risky income-oriented investments like high yield bonds and way ahead of liquid investments like money markets and short-term CDs.

7E is focused on mortgage notes, many of which are non-performing. Our philosophy is to buy them at steep discounts, renegotiate when we can keep people in their homes, and charge a higher margin for all the work.

We only sell homes as a last resort.

[INVEST NOW →](#)

WHY 7E?

Introducing the socially responsible mortgage note fund from 7E Investments.

- 7E Investments provides individual investors with access to one of the real estate market's most demanding and resource-intensive sectors: distressed single-family home mortgages.
- These assets can provide high returns to experienced, disciplined investors willing to look for win-win situations that restart interest and principal payments while keeping homeowners in their homes.
- 7E Investments' management team focuses on doing its due diligence, completing deals well, rather than quickly — social health is coupled with fiduciary responsibility aimed at making the most financially sound investments.
- We believe that enhanced returns can be best achieved by leaving people in their homes after buying the note at a steep discount, making an agreed upon payment plan, and maximizing both shareholder returns, and community security.



INVEST NOW →



WHAT TO EXPECT

Our preferred stock offering aims to generate an attractive 8% annual return (paid monthly or higher)— and if you invest at least \$25,000, you'll be eligible for bonus shares that represent 7% of your initial investment. Those bonus shares can effectually boost your dividend yield giving you potentially even more income to meet your needs.

Tax-advantaged--structured as a C-Corp, the monthly distributions, in most instances are taxed as dividends, not ordinary income.*

If you're looking for an investment aiming to provide monthly income while making the world a slightly better place, consider 7E Investments.

Invest to generate the income you need.

Investment Amount	Estimated Monthly Income	Estimated Monthly Income (with Bonus Shares)
\$50,000	\$333	\$350
\$75,000	\$500	\$525
\$100,000	\$666	\$706
\$150,000	\$1,000	\$1,060
\$500,000	\$3,333	\$3,566
\$750,000	\$5,000	\$5,350

*7E Investments does not provide tax guidance. Please consult with your tax professional for personalized advice.

INVEST NOW →



HOW DO WE DO IT?

7E Investments is a mortgage note fund.

- ✓ We invest in single-family home loans in which the borrower is late or delinquent in making payments.
- ✓ Often, they stop making payments because of a temporary problem—a job loss, an illness or the death of the spouse—and all it takes is a little creativity and understanding to get them on track again.
- ✓ Because we invest in a limited number of these loans at any given time, we are able to thoroughly investigate the borrower's context and financial situation, **creating a three-dimensional picture** of the note.
 - › *We know a lot about which borrowers are likely to make things right and which borrowers will continue to shirk their responsibilities. We invest in the first type and avoid the second.*
- ✓ We buy these loans at a steep discount, so we often have the flexibility to adjust payments to a level that borrowers can afford.
- ✓ We create win-win situations, structuring deals that allow the borrowers to stay in their homes wherever possible, while also making interest and principal payments.
- ✓ We make every effort to reach an agreement with the borrower. In the unusual cases where that's not possible, we take over the property, fix it up and sell it, often at a profit.

The bottom line: We try not to put people out of their houses and aim to distribute 8%.

INVEST NOW →



HOW DO WE DO IT?

We buy loans on single family homes at a discount.

We negotiate a payment schedule with the borrower

OR

Take ownership of the home

Generate income

OR

Generate profits from the sale

Owner stays in home

OR

New owner moves in

- ✓ Community remains stable
- ✓ Home values stay robust
- ✓ Creates value for our shareholders

INVEST NOW →



Integrity matters.

We treat investors as well as homeowners well, promising to:

- › *Maintain a high level of transparency, communicating with shareholders often, and at least quarterly.*
- › *Give shareholders access to performance data, on demand and at any time, through our web portal. You can even see how individual properties are performing in real time.*
- › *Part of making profits is being smart about every note. Our 3-D view of it translates into buying the note at a discount only after we understand the entire situation. Keeping people in their homes is not just good for the community and that family, it can pay well too.*
- › *Remain accessible to clients, even if things go wrong. Your money is not going into a communication “black hole.”*



INVEST NOW →



The time may be now.

Mortgage note funds provide attractive income and returns that don't correlate with most public and private market assets, but this fund is especially attractive now. Why?

Foreclosures are on the rise

- › COVID relief and a strong job market have kept defaults low for the last few years, but residential real estate market is currently showing signs of cracking. The number of active foreclosures rose in March, marking the first year-over-year increase in almost 10 years, according to the Black Knight Mortgage report.¹

Inflation and an economic slowdown will put further pressure on homeowners

- › Market analysts are increasingly concerned about an economic downturn, as inflation persists, interest rates rise and a COVID flare-up in China puts further stress on the global supply chain. If the economy slows, homeowners may lose jobs and income, making it harder for them to continue to make mortgage payments.

More distressed properties mean more opportunities to add value

- › We are already hearing anecdotal reports of an increased amount of distressed loan assets flowing into the market. When there are more distressed loans, firms like ours can zero in on the best opportunities, creating additional value for shareholders.

¹[Black Knight's First Look at March 22 Mortgage Data](#) Black Knight, April 22, 2022.

LIMITED NUMBER
OF BONUS SHARES

BONUS SHARES

Invest Now and Get Bonus Shares!

There is another reason to consider investing in 7E Investments right now.

The Company is offering **Bonus Shares!**

For example, if an investor purchases 2,500 of the first 7,500,000 shares sold, they will receive an additional 100 Bonus Shares of Class A Preferred Stock that are identical in form and substance to, and shall not be differentiated from, the Class A Preferred Stock.

Because you may earn 8% on both your initial purchase and the bonus shares, these additional shares have the potential to boost your dividend income to over 10%.

INVESTMENT	BONUS SHARES	RETURN	BONUS SHARE %
\$0-24,999	0	8%	0.0
\$25,000-49,999	100	9.19%	4.0
\$50,000-99,999	250	9.48%	5.0
\$100,000-249,999	600	9.77%	6.0
\$250,000+	1750	10.06%	7.0

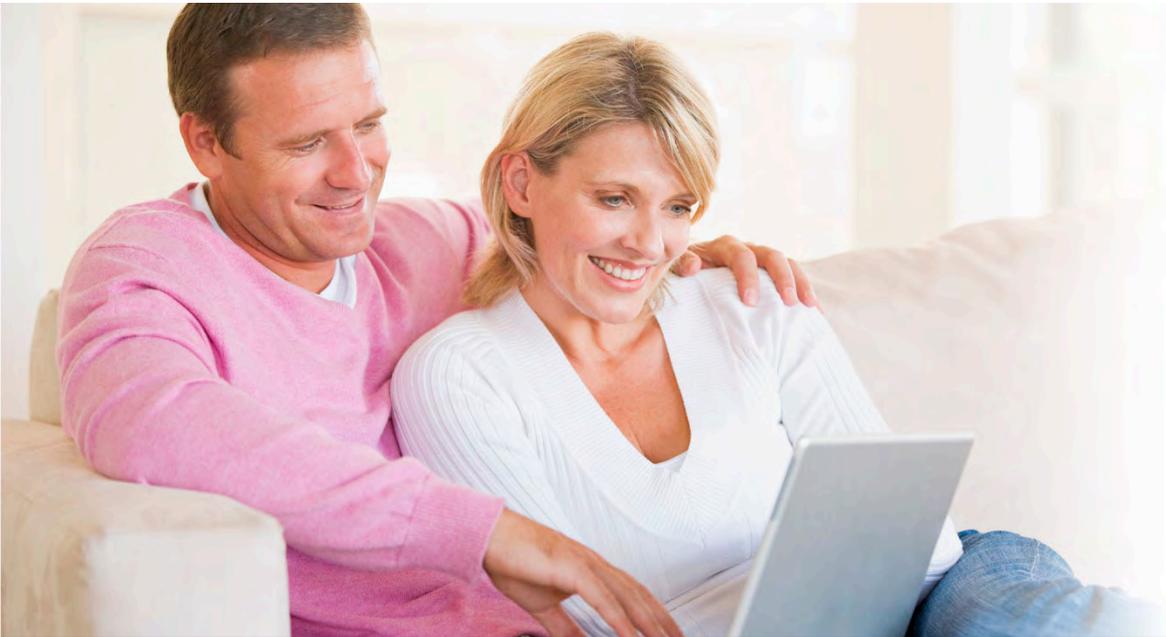
INVEST NOW →



Seven reasons to invest in 7E Investments.

#1. Reliable, high income to meet your lifestyle needs.

An 8% preferred return, paid annually, beats most other fixed income alternatives—even the returns on riskier assets like high yield bonds.



CURRENT RATES ON FIXED INCOME INVESTMENTS

One-year CDs	1.0-1.2% ¹
Money Market Funds	0.55-1% ²
Long-Term Treasuries	3.01% ³
High Grade Corporate Bonds	4.19% ⁴
Junk Bonds	6.79% ⁵
7E Investments	8%

¹Bankrate.com, [CD Rates](#), 4/26/22.

²Bankrate.com, [Money Market Rates](#), 4/26/22.

³US Treasury, [Daily Treasury Long-Term Rates](#), 4/25/22.

⁴U.S. Corporate Indexes Bloomberg Fixed Income Indices, [WSJ.com](#), 4/26/22.

⁵High Yield Bonds ICE Data Services, [High Yield Constrained](#), [WSJ.com](#), 4/26/22.

INVEST NOW →



Seven reasons to invest in 7E Investments.

#2. A tax-advantaged structure that pays out dividends, rather than interest.

Because we are structured as a C corporation, we distribute income as dividends, which are taxed at the lower capital gains rates.

That can make an enormous difference in your after-tax returns. Consider that, currently, the top ordinary Federal Income tax bracket is 37%. The top capital gains tax rate is just 20%. If you're in the top income tax bracket—with income between \$500,000 and \$600,000 a year—you'd only get to keep 5.04% out of an 8% annual interest payment.

Make it a dividend payment, taxed at the top rate of 20%, and you earn 6.4% after taxes.

MONTHLY AFTER-TAX INCOME ON AN 8% RETURN					
<i>This investment is good for self-directed IRAs and not subject to UBIT, please consult your tax professional for personalized advice.</i>					
YOUR INVESTMENT	AFTER-TAX INCOME (If taxed as "Interest")	AFTER-TAX INCOME (If taxed as "Dividends")	YOUR INVESTMENT (With Bonus Shares)	AFTER-TAX INCOME (If taxed as "Interest")	AFTER-TAX INCOME (If taxed as "Dividends")
\$10,000	\$42	\$53	\$10,000	\$42	\$53
\$50,000	\$210	\$267	\$52,500	\$220	\$280
\$75,000	\$315	\$400	\$78,750	\$330	\$420
\$100,000	\$420	\$533	\$106,000	\$445	\$565
\$1 million	\$4,200	\$5,333	\$1,070,000	\$4,494	\$5,706

Note: It would take more than an additional 25% investment to provide the same after-tax income.

“Who says being retired means that taxes don’t matter as much? By getting 8%, and as dividends, I’m completely covering my monthly needs because I keep more of the income.”

**7E Investments does not provide tax guidance. Please consult with your tax professional for personalized advice. Many investors will need to own shares for 60 days before the tax benefit.*

INVEST NOW →

Seven reasons to invest in 7E Investments.

#3. The benefits of real-estate without all the work.

Many of our investors start out by buying non-performing real-estate directly, through tax sales and foreclosures, but quickly find that managing these properties requires more time and energy than they want to devote to it.

When you invest directly, it's your job to:

- Identify properties
- Evaluate pricing
- Find financing
- Do repairs, painting, maintenance and cleaning
- Advertise for tenants
- Arrange leases
- Collect rent
- Pay taxes
- Deal with non-paying tenants
- Foreclosure if necessary

Invest with 7E Investments and all you have to do is:

- ✓ Write a check
- ✓ Aim to collect dividends
- ✓ Set it and forget it.

INVEST NOW →



Seven reasons to invest in 7E Investments.

#4. **A multi-faceted approach to managing risk.**

Investing in distressed real-estate loans involves some risk. After all the borrowers have stopped making interest and principal payments. However, at 7E, we have a disciplined approach that helps to mitigate risk and magnifies the chances for a successful outcome.

✓ **Look to purchase notes:**

We purchase properties at a 40 to 50% discount to market value, often giving us the flexibility to structure loan payment plans borrowers can afford.

✓ **We are extremely selective:**

With a \$75 million targeted raise, we are barely scratching the surface of the distressed loan asset class. We can afford to be extremely choosy about the loans we invest in, building a diversified portfolio with what we believe to be the best potential for enhanced returns.

✓ **We diversify across performing and non-performing loans:**

We invest in markets all over the country: local economic conditions drive local real-estate markets. Events like plant closures or industry downturns can have an outsized impact on specific localities' loans. We reduce our exposure to any single community's economy by diversifying across America.

✓ **We work one-on-one with borrowers to get them to repay their loans:**

With a manageable portfolio of \$75 million, we can focus on individual loans in our portfolio, working closely with borrowers to get them to commit to paying off their loans and keeping their homes.

INVEST NOW →



Seven reasons to invest in 7E Investments.

#5. **Proven success in an asset class that not everyone can manage.**

Investing in troubled loans is hard work. Every loan you purchase requires extensive due diligence, direct contact with the borrower and, if the property is in foreclosure, often significant resources to restore it to a condition for occupancy.

It's not an asset class you can easily scale, so larger asset managers tend to stay away. Consider that investing in a \$100,000 loan takes the same effort and cost as investing in a \$2 million loan. If you're foreclosing on a \$100,000 home in Cicero, IL, it takes the same amount of paperwork and processing as foreclosing on a \$2 million home in Chicago.

7E Investments has a proven record for success in this challenging sector of the real-estate market, including:

- ✓ Over 500 deals managed
- ✓ Decades of combined real-estate experience
- ✓ Consistent deals across multiple regions including the Rustbelt/Midwest
- ✓ As of March 2022, 100% of the 35 first position notes in our current fund are performing

INVEST NOW →



Seven reasons to invest in 7E Investments.

#6. **A socially responsible approach that keeps people in their homes.**

Foreclosure is the last resort. Our entire process focuses on finding a way to help borrowers pay their mortgages. You can feel good about your investment because it comes not from removing people from their homes and selling them (except when that is best for all parties or when modifications cannot be agreed to), but giving them another chance, which we believe most deserve.

Our ability to change our position on any loan is to protect our shareholders. Our first obligation is to our shareholders and there are occasions where leaving people in their home is the worst-case scenario for them as well as us. When there is not a high probability of repayment, even on a workout, foreclosures and sales are frequently the most efficient route for all parties.



INVEST NOW →



Seven reasons to invest in 7E Investments.

#7. Backed by a team of experts to help drive results quicker.

We have a team of seasoned professionals to help us drive results quickly. This includes:

- Attorneys that specialize in real estate and can navigate the ever-changing laws that govern each state.
- State Licensed servicers who are trained in borrower communication and act as the point person when it comes to loan modification.
- Real Estate specific CPAs and accountants with an understanding of the various tax ramifications of buying, owning, and selling loans which helps us scale the portfolio faster.

INVEST NOW →



OFFERING TERMS

We are offering up to \$75 million in Class A and Class B Preferred Shares of Stock.

OFFERING PRICE:

\$10

PER SHARE

MINIMUM INVESTMENT:

\$500

HOLDING PERIOD:

4yrs.

DIVIDEND PAYMENTS:

Monthly, on the 1st of each month to shareholders who have invested by the 1st of the previous month.

If you redeem shares before four years have passed, you will lose your bonus shares and be subject to early redemption penalties as follows:

- Within 12 months – 12%
- From 12 months to before 24 months – 10%
- From 24 months to before 36 months – 9%
- From 36 months to before 48 months – 5%

7E Investments is a Regulation A+ offering. That means that investors they do not have to meet any requirements for income or assets in order to buy shares.

BROKER DEALER:

Dalmore Group

ESCROW AGENT & FINTECH PROVIDER:

North Capital

LAWYERS:

Council Baradel

AUDITORS:

Tesseract
Advisory Group

TRANSFER AGENT:

Vstock Transfer

INVEST NOW →



WHO SHOULD INVEST?

- ✓ Income oriented investors
- ✓ People who won't need access to their original investment for four years
- ✓ Investors who want to diversify away from publicly traded stocks and bonds
- ✓ Investors who have tried investing in real estate directly, but find that it's too much work
- ✓ People with self-directed IRAs

MEET OUR EXECUTIVE TEAM



Chris Seveney, President and Chief Executive Officer

Christopher Seveney is an experienced real-estate professional who has been actively buying and selling mortgage notes since 2016. During this time, he has acquired over 500 notes with UPBs in excess of \$25 million in over forty states. Prior to investing in mortgage notes, Chris built a multimillion-dollar portfolio of assets through new construction and rehabilitation of existing properties in his own portfolio along with having managed over \$750 million in new construction in his 25-year professional career.



Lauren Wells, Vice President of Investor Relations & Strategy

Lauren Wells leads the strategic evaluation of market research and implementation and heads business strategies. Lauren brings over 10 years of business development, sales and project management experience to the company. Prior to joining the company, she worked as a senior consultant with SAAS startups including Procore and LinkedIn to build and scale their sales organizations. This included developing forecasts, defining target markets, identifying acquisition opportunities, and establishing new sources of revenue. Lauren has also been a real-estate investor since 2010. During this time, she has helped grow and manage a portfolio of over 100 assets which include both residential real-estate and mortgage notes.

INVEST NOW →

MEET OUR EXECUTIVE TEAM



Chi Nguyen, *Director of Asset Management*

Chi leads a vertical in asset management from acquisitions to disposition and brings over a decade of experience in real estate and management. Prior to joining 7E Investments, Chi led a successful entrepreneurial career in note investing, new construction and long-term rentals.

Having a special place in her heart for the nonprofit world, Chi believes in always having a part of her life dedicated to giving back to leave the world a better place than she found it. With this philosophy, in her spare time, she helps run a small but mighty nonprofit organization she is extremely proud to be a part of.



Delaney Huthsing, *Director of Asset Management*

Delaney focuses on asset acquisition and management strategy while also leading portfolio progress analysis and championing the company's operational initiatives. She led a successful career in operations and continuous improvement in her 10 years working in corporate and non-profit environments. Before joining the company, she worked as a senior operations leader at Target and Direct Relief, developing and leading teams, improving operational efficiencies, and implementing systems and processes at scale. She is an accomplished problem solver and communicator, skilled in building teams and developing trusted relationships across functions to drive continuous improvement, cohesion, and effective operations.

MEET OUR EXECUTIVE TEAM



Katie Klezek, *Director of Investor Relations*

Katie brings over seven years of multifamily real estate investment and property management experience to 7E Investments. She served in various operations roles for NALS Apartment Homes, a fully-integrated investment firm engaged in the acquisition, ownership, management, and rehabilitation of multifamily apartment communities. Wearing many hats during her time with NALS, her responsibilities included: managing contracts with key operations vendors, assisting with multiple capital raises of large acquisitions, executing on-site projects, and facilitating internal management webinars. Katie is passionate about efficient, kind and professional communication.

MEET OUR EXECUTIVE TEAM



Jeff LaRoche, *Board Member*

Dr. Jeffrey LaRoche is a graduate of Worcester Polytechnic Institute and received his Doctorate from the University of Florida. Since receiving his PhD, he has been working within the technology and defense industry where he has authored 38 key publications and has 31 total patents in compound semiconductor device integration and physics for high frequency applications such as radar, directed energy, and 5G/6G communication.

Most recently Dr. Laroche has been working as a program capture manager and program manager for Raytheon Missiles and Defense (RMD) Advanced Technology Programs (ATP) group with a primary focus on developing new technologies in the semiconductor space for government agencies such as the Defense Advanced Research Projects Agency (DARPA) and the Office of Naval Research (ONR).

Dr. Laroche brings his experience of strategic planning, risk analysis, management, and acquisition strategies to the Board of CWS Investments.

Everyone deserves a second chance. Why not invest aiming to good while doing well?

Homeowners go into default for all kinds of reasons. Some lose a job. Others become ill. Others become distracted by life events like divorce or the death of a family member. A few never have a realistic chance of making their payments at all. At 7E, we know how to evaluate defaults, finding the ones that are most likely to be repaid and structuring payment plans that work.

We seek solutions aiming for everybody to win. The homeowner stays in the home and pays the mortgage. The community benefits from fewer vacant, deteriorating properties. And the investor gets paid regularly and well for putting money to work in this vital sector of the economy.

Our goal is to provide you income you can live on *and* a way to make a positive impact.

Get started today.

INVEST NOW →





SEVENEY

MORTGAGE NOTE INVESTMENTS

5242 Port Royal Rd. #1785
North Springfield, VA 22151
805-410-8577

INVEST NOW →

[Offering Circular](#)

THE OFFERING IS MADE ONLY BY MEANS OF THE OFFERING CIRCULAR WHICH CAN BE FOUND AT invest.7einvestments.com. AN OFFERING STATEMENT REGARDING THIS OFFERING HAS BEEN FILED WITH THE SEC. THE SEC HAS QUALIFIED THAT OFFERING STATEMENT WHICH ONLY MEANS THAT SEVENEY MORTGAGE NOTES INVESTMENTS MAY MAKE SALES OF THE SECURITIES DESCRIBED BY THAT OFFERING STATEMENT. IT DOES NOT MEAN THAT THE SEC HAS APPROVED, PASSED UPON THE MERITS OR PASSED UPON THE ACCURACY OR COMPLETENESS OF THE INFORMATION IN THE OFFERING STATEMENT.

THE SECURITIES OFFERED BY SEVENEY MORTGAGE NOTES INVESTMENTS ARE HIGHLY SPECULATIVE. INVESTING IN SHARES OF COMMON STOCK SEVENEY MORTGAGE NOTES INVESTMENTS, INVOLVES SIGNIFICANT RISKS, OR THE POSSIBILITY OF LOSING YOUR ENTIRE INVESTMENT.

SOME OF THE STATEMENTS UNDER "OFFERING SUMMARY", "RISK FACTORS", "MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS", "THE COMPANY'S BUSINESS" AND ELSEWHERE IN THE OFFERING CIRCULAR CONSTITUTE FORWARD-LOOKING STATEMENTS. FORWARD-LOOKING STATEMENTS RELATE TO EXPECTATIONS, BELIEFS, PROJECTIONS, FUTURE PLANS AND STRATEGIES, ANTICIPATED EVENTS OR TRENDS AND SIMILAR MATERS THAT ARE NOT HISTORICAL FACTS. IN SOME CASES, YOU CAN IDENTIFY FORWARD-LOOKING STATEMENTS BY SUCH TERMS AS "ANTICIPATE", "BELIEVE", "COULD", "ESTIMATE", "EXPECT", "INTEND", "MAY", "PLAN", "POTENTIAL", "SHOULD", "WILL", AND "WOULD" OR THE NEGATIVES OF THESE TERMS OR OTHER COMPARABLE TERMINOLOGY.

YOU SHOULD NOT PLACE UNDUE RELIANCE ON FORWARD-LOOKING STATEMENTS. THE CAUTIONARY STATEMENTS SET FORTH HERE AND IN THE OFFERING CIRCULAR, INCLUDING IN "RISK FACTORS" AND ELSEWHERE, IDENTIFY IMPORTANT FACTORS WHICH YOU SHOULD CONSIDER IN EVALUATING OUR FORWARD-LOOKING STATEMENTS.

PROSPECTIVE INVESTORS SHOULD INFORM THEMSELVES AS TO THE LEGAL REQUIREMENTS AND TAX CONSEQUENCES WITHIN THE COUNTRIES OF THEIR CITIZENSHIP, RESIDENCE, DOMICILE AND PLACE OF BUSINESS WITH RESPECT TO THE ACQUISITION, HOLDING OR DISPOSAL OF SECURITIES OF THE TYPE DESCRIBED HEREIN, AND ANY FOREIGN EXCHANGE OR OTHER NON-U.S. RESTRICTIONS THAT MAY BE RELEVANT THERETO. SECURITIES OFFERED THROUGH DALMORE GROUP, MEMBER FINRA/SIPC. DALMORE GROUP, AND SEVENEY MORTGAGE NOTES INVESTMENTS ARE NOT AFFILIATED COMPANIES.

Investments are onboarded through Dalmore Group, member of [FINRA/SIPC](#).