

High Returns for Investors, a Second Chance for Struggling Families.

**Beginning 8/1/22.*



INVEST NOW →

[Offering Circular](#)



SEVENEY
MORTGAGE NOTE
INVESTMENTS

Predictable Monthly Income at a Lower Tax Rate

- ✓ 7e has delivered its dividend each month since inception.
- ✓ The dividend has not been lowered and bonus distributions are coming in 2023.
- ✓ 7e distributes dividends, which are taxed at a lower rate than interest income or ordinary income.*
- ✓ 7e invests in distressed residential mortgage notes—one at a time.

With a strong due diligence and investment process:

- › 7e creates a “3D” view of each borrower and mortgage note.
- › 7e selects only the borrowers which pass the process.

Read on to understand how our process and hard work are delivering such strong results.

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



Monthly income to meet your needs.



With inflation on the rise and the stock and bond markets so volatile, you may want your savings to generate simple, annualized dividends of 8-11%, distributed monthly, which 7e has accomplished since inception 8/1/22.

7e Investments' mortgage note distributes dividends, which for most investors is taxed* at a lower rate than interest or ordinary income.

That is higher than most returns offered, even by risky income-oriented investments like high yield bonds and way ahead of more liquid investments like money markets and CDs.

**7e does not provide tax advice. Please consult with your tax professional for personalized advice.*

INVEST NOW →

WHY 7E?

Introducing the mortgage note fund from 7e Investments.

7e Investments provides 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 investment managers willing to look for **win-win situations** that restart payments by keeping qualified homeowners in their homes.
- 7e Investments' management team focuses on doing its **due diligence**, finding delinquent mortgages where the homeowner experienced a setback, and can overcome it with some help from a savvy investor—such as 7e.
- 7e **purchases** mortgage notes at **40-60 cents** on the dollar. 7e then **renegotiates the monthly payment**, to a more manageable amount, setting the **family back on the path** to owning their home.



INVEST NOW →

HOW DO WE DO IT?

7e investors profit by keeping families in their homes.

- ✓ 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, etc.—and all it takes is a clear plan to understand exactly what and how to get them on track again.
- ✓ We buy these loans at a **steep discount, typically 40%-60%**, which provides the flexibility to adjust payments to a level that borrowers can manage, getting them and keeping them on track.
- ✓ Because we invest in a limited number of these loans at any given time, we are able to thoroughly investigate the borrower's circumstances 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 create **win-win situations**, structuring deals that enable the borrowers to stay in their homes wherever possible.

Our results: We have not missed or lowered a dividend payment or had a foreclosure or eviction.

INVEST NOW →

HOW DO WE DO IT?

We buy loans on single family mortgage notes 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
- ✓ The family eventually become full homeowners, creating wealth.

INVEST NOW →

WHAT TO EXPECT

Our offering generates an attractive 8-11%* annual return (distributed monthly) — and if you invest at least \$25,000, you'll be eligible for **bonus shares** that represent up to 7% of your initial investment. Those bonus shares effectually boost your dividend yield giving you even more income to achieve your goals.

Tax-advantaged— structured as a C-Corp, the monthly distributions in most instances are taxed as dividends, not ordinary income. This means at the top tax brackets that you will be taxed at 20% versus 37%.**

If you're looking for an investment aiming to provide monthly income and 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

*Since Inception 8/1/22

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

INVEST NOW →

BENEFITS OF INVESTING

Six reasons to invest in 7e Investments.

#1. **Reliable, high income.**

An 8-11% annualized preferred return, distributed monthly, 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	4-4.75% ¹
Money Market Funds	3-3.6% ²
Long-Term Treasuries	3.94% ³
High Grade Corporate Bonds	5.10% ⁴
Junk Bonds	8.60% ⁵
7e Investments	8-11%*

*Since Inception 8/1/22

¹Bankrate.com, [CD Rates](#), 11/28/22.

²Bankrate.com, [Money Market Rates](#), 11/28/22.

³US Treasury, [Daily Treasury Long-Term Rates](#), 11/28/22.

⁴U.S. Corporate Indexes Bloomberg Fixed Income Indices, WSJ.com 10/1/22.

⁵High Yield Bonds ICE Data Services, [High Yield Constrained](#), WSJ.com, 11/28/22.

INVEST NOW →

Six reasons to invest in 7e Investments.

#2. A tax-advantaged structure that distributes dividends, rather than interest income.

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 for taxable accounts.

MONTHLY AFTER-TAX INCOME ON AN 8% RETURN

This investment is good for self-directed IRAs and not subject to UBIT, please consult your tax professional for personalized advice.

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.

**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 →

Six reasons to invest in 7e Investments.

#3. **A proven investment process.**

We take a disciplined approach to investing in each mortgage note. After all, the borrowers had stopped making payments. Our approach helps to mitigate risk and magnifies the chances for a successful outcome.

✓ **Purchase at steep discounts:**

We purchase mortgage notes (secured by the home and property) at a **40 to 60% discount** to market value, often giving us the flexibility to structure payment plans borrowers can manage.

✓ **We are extremely selective:**

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 (across 42 states) with what we believe to be the highest potential for enhanced returns.

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

We invest in markets in 42 states: local economic conditions can drive local real-estate markets. We reduce our exposure to any single community's economy by diversifying across America.

✓ **We work one-on-one with borrowers to get them back on track to making their monthly payments:**

With a manageable portfolio of \$75 million, we can focus on individual loans in our portfolio, working closely with borrowers getting them back to paying off their loans and empowering them to keep their homes, which eventually can lead to their own wealth generation.

Our results: We have not missed or lowered a dividend payment or had a foreclosure or eviction.

INVEST NOW →

Six reasons to invest in 7e Investments.

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

Investing in troubled loans is hard work. Every loan we purchase requires extensive due diligence and direct contact with the borrower.

It's not an asset class anyone can easily scale, so larger asset managers tend to stay away, reducing competition for these loans. Consider that investing in a \$100,000 loan takes the same effort and cost as investing in a \$2 million loan. And, foreclosing on a \$100,000 home in Cicero, IL, 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

Our results: We have not missed or lowered a dividend payment or had a foreclosure or eviction.

INVEST NOW →

Six reasons to invest in 7e Investments.

#5. 7e keeps proving that keeping families in their homes is a profitable business model.

Foreclosure and eviction is our last resort. Our process focuses on supporting families to get back to paying their mortgage.

When you keep a family in their home:

- Less disruption is good for the family's financials.
- Kids stay in the same school—which can ward off disruption to multiple families.
- A block, neighborhood, and community does not have an eviction within it, a positive ripple effect.
- The family does NOT lose its initial down payment, and one day, may own the home outright, creating intergenerational wealth for that family.

Each investment touches many lives in positive ways, and, for years to come.



INVEST NOW →

Six reasons to invest in 7e Investments.

#6. 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 →

The time may be now.

Mortgage note funds can provide attractive income and returns that don't move up and down like or with the stock or bond markets. 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 January, 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 world events place further stress on the global economy.

More distressed properties mean more opportunities

- › We are already seeing an increased amount of distressed loan assets flowing into the market. When there are more distressed loans, 7e can zero in on what we analyze to be the best opportunities, creating additional value for shareholders.

¹[Black Knight's First Look at January 23 Mortgage Data](#) Black Knight, February 22, 2023.

OFFERING TERMS

OFFERING PRICE:

\$10

PER SHARE

MINIMUM INVESTMENT:

\$2,500

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%

Our service provider team for this \$75 million offering:

BROKER DEALER:

MIT Associates

ESCROW AGENT & FINTECH PROVIDER:

North Capital

LAWYERS:

Council Baradel

AUDITORS:

Grant Thornton LLP

TRANSFER AGENT:

STC Transfer

INVEST NOW →

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 →

WHO SHOULD INVEST?

Investors who:

- ✓ Are seeking monthly income.
- ✓ Are seeking to diversify away from stocks and bonds.
- ✓ Want to redeploy their IRA.
- ✓ Want their investment to also help families keep their homes.
- ✓ Won't need access to their original investment for four years.

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.

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 Operations*

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.

Predictable Monthly Income at a Lower Tax Rate

Homeowners go into default for all kinds of reasons. Some lose a job. Some were ill. Others are thrown off track 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.

7e buys the note at a steep discount and restructures payment plans to create situations that are a win-win.

We seek solutions aiming for everybody to win. The family stays in their home, pays their mortgage, and is struggling a little less.

Our investors receive monthly dividends of 8-11% annualized for putting money to work in this vital sector of the economy.

Get started today.

INVEST NOW →



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](#).