

KEY INVESTMENT INFORMATION SHEET

This key investment information sheet is not considered a prospectus for securities within the meaning of the Securities Law of the Republic of Lithuania and has not been verified or approved by the Bank of Lithuania or the European Securities and Markets Authority (ESMA).

The appropriateness of your experience and knowledge may not have been necessarily assessed before granting you access to this investment opportunity.

By making this investment, you assume full risk associated with this investment, including the risk of partial or complete loss of invested funds.

Risk warning

Investment in this crowdfunding project entails risks, including the risk of partial or entire loss of the money invested.

Your investment is not covered by the deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council (1). Nor is your investment covered by the investor compensation

schemes established in accordance with Directive 97/9/EC of the European Parliament and of the Council (2).

You may not receive any return on your investment.

This is not a savings product, and we advise you not to invest more than 10 % of your net worth in crowdfunding projects.

You may not be able to sell the investment instruments when you wish. If you are able to sell them, you may nonetheless incur losses.

(1) Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12.6.2014, p. 149).

(2) Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor-compensation schemes (OJ L 84, 26.3.1997, p. 22).

Pre-contractual reflection period for non-sophisticated investors

If you are categorized as a non-sophisticated investor, you can benefit from a reflection period during which you can, at any time, revoke your offer to invest or expression of interest in the crowdfunding offer without giving a reason and without incurring a penalty. The pre-contractual reflection period starts at the moment you, as the prospective non-sophisticated investor, make an offer to invest or signal its expression of interest and expires after four calendar days therefrom.

During the reflection period, you have the right to cancel your submitted investment proposal or declared interest in investing in your self-service investor personal account section "My Investments." This can be done by clicking the cancellation button next to specific Project information, submitting a written request to the platform, or by emailing support@profitus.lt, provided there is a possibility to identify the person making such a request.

If, by the end of the pre-contractual reflection period, you, as the prospective non-sophisticated investor, have not submitted a request to the platform to cancel your investment proposal, it is considered that the agreement you made to invest in the project becomes effective upon the expiration of the pre-contractual reflection period.

Overview of the crowdfunding offer

Offer identifier	<i>P00001457-1</i>
Project owner and project name	<i>Urbanitor SL, Mazari complex - Valencia</i>
Type of offer and instrument type	<i>Loan agreement</i>
Target amount	<i>487 200 EUR</i>
Deadline	<i>The date on which the offer will be closed for prospective investors.</i>

Information about the project owner(s) and the crowdfunding project**Project owner and crowdfunding project**

Identity	<i>Urbanitor SL Spain, B75901660</i>
Legal form	<i>Limited Company</i>
Contact details	<i>Cortes Valencianas Avenue 26BL. 4 ESC. 5. 46016, Valencia (Valencia). Spain</i>
Ownership	<i>Ieva Višniauskienė – 100%</i>
Last date of property change	<i>2025-03-10</i>
Management	<i>CEO</i>

Responsibility for the information provided in this key investment information sheet

The project owner declares that, to the best of its knowledge, no information has been omitted or is materially misleading or inaccurate. The project owner is responsible for the preparation of this key investment information sheet.

The responsible person(s) for the provided information is/are:

1. Ieva Višniauskienė CEO,

(Complete this Section by listing the natural and legal persons who are responsible for the information given in the key investment information sheet in accordance with national law. In the case of natural persons, such as the members of the project owner's administrative, management or supervisory bodies, indicate their names and functions. In the case of legal persons, indicate their names and registered offices.)

„Each person stated above declares and confirms that, to the best of their knowledge, the information provided in this key investment information sheet corresponds to the facts and that nothing relevant has been omitted from this key investment information sheet that could affect its accuracy.¹

Responsibility for the information provided in this key investment information sheet

A short description of the current nature of the project owner's principal and business achievements activities, including, where relevant, a brief presentation of its strategy and added value created.

General contractors, residential buildings

¹ Without violating the obligation specified in this section to provide the required information, the Project Owner can also include their logo in this section.

² Each responsible person's declaration must comply with Article 9 of Regulation (EU) 2020/1503, Section 23.
Description of the crowdfunding project, including its purpose and main feature

Hyperlink to the most recent financial reports of the project owner, if available

You will find a link to the latest financial reports of the Project Owner here (insert hyperlink).

The main financial data and ratios of the Project Owner for the last three years, if available

	2025.09.30
<i>Total assets</i>	3 000 Eur

Equity	3 000 Eur
Turnover	-
Net profit	-
Depreciation and amortisation	-

Description of the Crowdfunding Project, including its purpose and main features

Description of the Crowdfunding Project, including its purpose, key features, and the intended use of the funds raised.

Detailed description of the project:

This exclusive project consists of building five modern villas, a total of 892 sq. m. Located in the prestigious residential area of La Cañada, Valencia. Four of the villas are spread over a single floor for added comfort, while one offers an elegant split-level design. All properties include their own private pool, seamlessly integrating indoor and outdoor living.

The start of construction is predicted around 2026 January 15th, and the completion scheduled in December 2026. Project execution plan (technical project) is expected to be done by October 15th. The building permit should be received in January. The developer has already started presales <https://urbanitor.com/mazari-complex/> this August and has one reservation

For Working Capital: The loan will be used for working capital for the development of other projects/offsetting increased expense estimates/other. Include a project description. Additionally, provide more information about the project.

Main features of the crowdfunding process and conditions for the funds borrowing

Minimum target funds to be borrowed in a single crowdfunding offer

Amount and currency

The number of offers (public or non-public) that have already been completed by the project owner or crowdfunding provider for this crowdfunding project

Type of offer and instruments offered	Completion date	Amount (raised/borrowed) and target amount (including the euro-equivalent value and the date of the exchange rate in case of non-euro currencies)	Other relevant information, if any

Deadline for reaching the target funds to be borrowed

The date on which the offer will be closed for potential investors.

Information on the consequences if the target funds are not borrowed by the deadline

If the Crowdfunding offer does not reach the specified minimum amount, then:

- *The Crowdfunding offer and investor commitments are cancelled and*
- *The amounts paid by investors will be refunded to their accounts according to the General terms of use for investors published on the Platform*
- *No taxes will be applied to investors if the Crowdfunding offer does not reach the specified amount.*

The maximum offer amount when different from the target funds referred to in point

487 200 Eur

Amount of own funds committed to the crowdfunding project by the project owner

380 000 Eur

Change of the composition of the project owner's capital or loans related to the crowdfunding offer

When new financing is obtained:

Successfully implementing the Crowdfunding offer will increase the financial commitments of the project owner by the amount of the provided financing. A corresponding increase will occur in the project owner's assets as a direct consequence of the new financing.

Risk factors

Presentation of the main risks

Complete this Section by describing the main risks associated with the crowdfunding project according to the types of main risks identified below.

The following list of the types of main risk is non-exhaustive. Any other main risk which is relevant to the crowdfunding project, the crowdfunding offer, the project owner, the transferable securities, and the admitted instruments for crowdfunding purposes or loans shall also be described in this Part.

Type 1 – Project Risk

Risks that are inherent to the project and that may cause the project to fail. Those risks may concern, but are not limited to:

1. **Asset sale risk.** Considering that the loan repayment is planned from the proceeds of asset sales, there is a risk that, if buyers for the assets are not found in time or if their value decreases, the borrower may not have sufficient funds to repay the loan on schedule. In such a case, there is a risk that investors will not recover their invested funds on time.
2. **Asset liquidity risk.** The loan is secured by lower-liquidity real estate, therefore there is a risk that the borrower may not be able to sell the property at a price equal to its market value and may not have sufficient funds to repay the loan on time. For these reasons, there is a risk that the Investor may lose all or part of the investment.
3. **Object documentation and acceptance risks.** The real estate development process involves obtaining various documents and permits from different authorities. Once construction works reach the planned stage of completion, the property must be submitted to the Construction Inspectorate. Due to potential errors or unforeseen events, the process of obtaining documents/permits may be delayed, unsuccessful, or result in additional costs. As a result, there

is a risk that the borrower may lack funds to complete the development, that sales proceeds may be delayed, or that they may be lower than planned, which could cause investors to recover their invested funds later and/or only partially

4. **Risks to the project's development duration.** Due to the existing risk related to delays in completing construction and other works required for project development, the borrower may fail to realize the developed property on time and may be unable to repay the loan as scheduled. In such a case, investors may recover their invested funds later and/or only partially.

5. **Risk of not completing project development due to lack of funds.** There is a risk that the project may remain unfinished due to a lack of funds. This risk may arise for various reasons, such as underestimated costs, increased material/labor prices during construction, insolvency or poor performance of subcontractors, delays in receiving expected funds, or legal disputes with parties providing goods/services in the development process. In such a case, investors may recover their invested funds later and/or only partially.

6. **Real estate market risk.** A deterioration in the country's macroeconomic conditions or in the financial markets may lead to negative changes in the real estate market. In such a case, various adverse effects may arise that negatively impact the financed project, such as increased competition or reduced liquidity. These changes may result in longer property sale periods or lower-than-planned sale prices. Due to these developments, the repayment of loans granted to companies operating in the real estate market may be delayed and/or the risk associated with termination of the loan agreement and forced recovery of the loan may increase.

Type 2 – Sector Risk

Risks that are inherent to the specific sector. Such risks may be caused, for instance, by a change in the macro-economic circumstances, a decrease of demand in the sector in which the crowdfunding project operates and dependencies on other sectors. The sector of the project shall be described by using the classification referred to in Article 2(1), point (a), of Regulation (EC) No 1893/2006 of the European Parliament and of the Council (5).

Real estate market risk. A deterioration in the country's macroeconomic conditions or in the financial markets may lead to negative changes in the real estate market. In such a case, various adverse effects may arise that negatively impact the financed project, such as increased competition or reduced liquidity. These changes may result in longer property sale periods or lower-than-planned sale prices. Due to these developments, the repayment of loans granted to companies operating in the real estate market may be delayed and/or the risk associated with termination of the loan agreement and forced recovery of the loan may increase.

Type 3 – Risk of default

The risk that a project or the project owner may be subject to bankruptcy or other insolvency proceedings, and other occurrences concerning the project or the project owner which may result in the loss of the investment for the investors. Such risks may be caused by a variety of factors, including:

- (a) (severe) change in macro-economic circumstances;
- (b) mismanagement;
- (c) lack of experience;
- (d) fraud;
- (e) the financing not fitting the business purpose;
- (f) unsuccessful product launch;
- (g) lack of cash flow.

All loan agreements carry the risk of default, meaning that the borrower may face insolvency proceedings or other events related to the project or the borrower may occur, which could result in investors losing their investments or recovering them later and/or only partially.

This risk may be caused by various factors, including, but not limited to: significant changes in macroeconomic conditions, inadequate management, lack of experience, fraud, financing that does not align with the business purpose, unsuccessful product market introduction, cash flow shortages, untimely fulfillment of obligations, the occurrence of other circumstances referred to in this document as risk factors, and similar events.

Type 4 – Risk of lower, delayed or no returns

The risk that the return is lower than expected, delayed or that the project defaults on capital or interest payments.

1. **Risk of deterioration in the borrower's financial situation.** If the financial condition of the borrower deteriorates, they may be unable to properly fulfil their financial obligations to creditors, including investors.
2. **Risk of impairment of the market value of loan collateral.** The market value of the collateral securing the proper performance of obligations under the loan agreement may decrease for various reasons, such as changes in the country's economic situation, real estate market fluctuations, tax system changes, or changes in neighbouring plots or the local area. The value of guarantees and sureties provided to secure the proper performance of obligations under the loan agreement may decrease if the guarantor or surety's financial condition worsens or if they become insolvent. A decreased value of the collateral securing the loan obligations may result in a reduction of the loan value, as the agreed interest rate may no longer reflect the increased risk. This circumstance may have a negative impact on investors, as the borrower's financial obligations may no longer be fully secured, and investors may not recover their invested funds, or may recover them later and/or only partially.
3. **Risk of insufficient funds from the sale of collateral to cover the loan.** In the event of improper performance of the loan agreement, the collateral provided to secure the proper performance of obligations under the loan agreement will be enforced in accordance with the procedure established by law. In such a case, it is likely that the collateralized property will be sold at a forced sale value, which, depending on the liquidity of the property, may be somewhat or significantly lower than its market value. In certain cases, part of the funds obtained from enforcing the collateral may also be used to cover other costs associated with the enforcement, as provided by applicable law. The lower the liquidity of the collateral securing the loan obligations, the more likely it is that the difference between the property's market value and the forced sale price will be greater, and correspondingly, the higher the risk that the funds obtained will be insufficient to cover the obligations under the loan agreement. If this risk materializes, investors may lose their invested funds or recover them later and/or only partially.
4. **Recovery time risk.** Upon termination of the loan agreement and initiation of forced recovery, the legal proceedings and enforcement of the collateral may take from several months to several years. Due to these circumstances, the recovery of invested funds may take an indefinite period, and investors may recover only part of their invested funds.

Type 5 – Risk of a platform failure

The risk that the crowdfunding platform is temporarily or permanently not able to provide its services.

The operation of the crowdfunding platform depends on the availability of technical resources, including IT services and software. Although the platform operator makes every effort to ensure continuous access to and availability of platform services, there is a risk that due to network issues or technical/software failures, the platform's services may be unavailable or function improperly. As a result of this risk, funds invested by investors at the time of the disruption may not be recorded, or may only be recorded partially.

Type 6 – Risk of illiquidity of the investment

The risk that investors cannot sell their investment.

At present, the investor cannot transfer the claim rights to the loans granted, therefore, the investor's ability to withdraw the invested funds is restricted by the loan term and, in the event enforcement proceedings are initiated, depends on the course of the recovery process.

Type 7 – Other risks

Risks that are, inter alia, out of the project owner's control, such as political and regulatory risks.

Geopolitical Risk. Ongoing geopolitical tensions and uncertainties increase the risk assumed by investors that the invested funds may not be recovered on time and in full.

Information related to the offer of funds borrowing for crowdfunding purposes

Total amount and type of transferable securities or admitted instruments for crowdfunding purposes to be offered

The loan is intended for real estate acquisition and developments for a period of 12 months.

Applicable interest rates or, where applicable, other compensation for the investor.

The annual interest rates are disclosed with two decimal places and in the following desired format: 7.50-8,75% per annum (calculated for each calendar day based on the actual outstanding Loan amount, assuming there are 365 days in a year and a calendar month consists of the actual number of days).

Risk mitigation measures, including the presence of a provider of hedging instruments or guarantors or other types of guarantees.

Property to be mortgaged	Area	Unique No.
Plot of land, VALENCIA CALLE 612 N° 31 / C/ 606, n° 38	2,873 sqm	7496403YJ1779N0001AG 7496407YJ1779N0001QG

Principal amount repayment and interest payment schedule.

The loan is repaid at the end of the term.

Interest is paid quarterly, according to the published payment schedule. If this day is a holiday or non-working day, the payment is made on the next working day.

The borrower can repay a part or the entire loan before the predetermined term.

All instances of the project owner's failure to fulfil obligations under credit agreements in the last five years.

None, new client

The servicing of the loan (including in situations where the project owner does not meet its obligations)

The loan is serviced by the Crowdfunding platform Profitus UAB (a company registered in the Republic of Lithuania, registration code 304570552, registered office address: Lvivo str. 101, LT-08104 Vilnius; contact information: <https://www.profitus.lt/>).

Requests for information related to loan servicing, execution, and recovery should be addressed to the Crowdfunding platform Profitus UAB (contact information: <https://www.profitus.lt/>).

The Crowdfunding platform Profitus UAB monitors the status of this crowdfunding project and communicates with the borrower and investors, including sending reminders and notifications if the borrower does not adhere to the agreed payment schedule.

If the repayment term or any other deadline expires without the borrower making the necessary payment, the platform operator makes a decision regarding the appropriate measure, which may include an extension of the payment term or, if the borrower clearly cannot fulfil their obligations, termination of loan agreements and recovery from the pledged assets.

If the borrower cannot fulfil their obligations under the loan agreement, or there is another significant reason for which recovery from the pledged assets may be initiated, the platform operator initiates the recovery from the pledged assets procedure: a request is made to a notary for the issuance of an executive record, and immediately upon receiving it, it is submitted for enforcement to a bailiff in accordance with the procedures prescribed by law.

Fees, information and legal redress

Fees and costs incurred by the investor relating to the investment (including administrative costs resulting from the sale of admitted instruments for crowdfunding purposes).

Fees, charges and other costs		In Euros (or other applicable currency)	As percentage of total investment amount	Examples
On-off fees	Entry costs (please provide details)	€0	0%	The costs incurred by the investor when investing
	Exit costs (please provide details)	€0	0%	The costs that the investor incurs when the investment term expires.
Ongoing fees	Contract conclusion/administration	€0	0%	The costs that the investor incurs during the holding period of the investment.
	Withdrawal fee	€0	0%	A fee applies for the first withdrawal within 1 calendar month.
		€0	0%	A fee applies for the second and subsequent withdrawals within 1 calendar month.
Incidental fees	Performance fees/ Carried interest (please provide details)	€0	0%	The costs that the investor pays to the project owner (owners) if certain success parameters are met.
	Other incidental fees (please provide details)		10% of annual interest rate	In case of default, the investor pays an annual interest rate of 10 (ten) percent, calculated on the amount of the investment not covered by the Project Owner according to the Loan Agreement, allocated for the administration of delayed Project Owner payments. The fee is deducted from the Increased Interest payable by the Project Owner.

Where and how additional information about the crowdfunding project, the project owner can be obtained free of charge

You will find additional information about the crowdfunding project and the project owner in the project description published on the Profitus platform.

How and to whom the investor may address a complaint about the investment or about the conduct of the project owner or the crowdfunding service provider

Investors with claims related to contracts closed through the crowdfunding platform www.profitus.lt, concerning the activities carried out by the platform's crowdfunding operator, as well as disputes between the parties to the crowdfunding agreement directly related to the activities of the platform's crowdfunding operator and the services provided to the parties to the crowdfunding agreement, must contact the platform using the contacts specified on the platform to explore quick problem resolution options.

The platform does not handle complaints regarding claims made by other parties to the crowdfunding agreement against each other, lawsuits, requests to fulfil contractual terms, or provide information, explanations, etc.

If, after the platform's response, the investor still believes that the platform has violated his rights or legitimate interests, the investor can submit an official complaint to the platform. Complaints can be submitted electronically or in writing using the standard complaint form available at www.profitus.lt. To file a complaint

about an investment or the conduct of a project owner or crowdfunding service provider, you can submit the complaint:

In person by visiting the headquarters of Sutelktinio finansavimo platforma Profitus UAB;

By mail (courier, etc.) to the address of the headquarters of Sutelktinio finansavimo platforma Profitus UAB;

By email at info@profitus.lt;

On the platform's website www.profitus.lt.

Information about individual loan portfolio management (automatic investing) provided by the Platform

the management and contact information of the Crowdfunding Platform 'Profitus,' UAB

the minimum and maximum interest rates that can be applied to individual portfolios of investors.

the shortest and longest repayment terms for loans that can be granted in the case of individual portfolios of investors.

when used, the spectrum and distribution of risk categories to which loans are assigned, as well as the default indicators and weighted average interest rates of each risk category, additionally broken down by the years in which the loans were granted using the crowdfunding service provider

essential elements of the internal methodology for the assessment of credit risk and definition of risk categories for individual crowdfunding projects

if a target investment return interest rate is proposed - annual interest rate and the interval of this annual interest rate throughout the investment period, taking into account taxes and default indicators

selection procedures, internal methodology, and criteria for selecting individual loan portfolios for investor-focused crowdfunding projects

scope and conditions of all applicable capital guarantees

servicing of portfolio loans, including cases where the project owner fails to fulfil their obligations

risk diversification strategies

taxes that the project owner or investor must pay, including all deductions from the interest that the project owner must pay.