Ownify Home Fund — Diligence Pack Index

The documents we provide, in the order an advisor works through them. Items marked [CONFIRM] are verifiable facts about a securities offering that must be checked against the executed documents rather than taken from this index.

Working order

#	Document	What it answers, and what to press on
1	**Investment thesis paper**	Strategy, market and the structural alignment argument in full.
2	**Private placement memorandum (PPM)**	The controlling disclosure document: terms, risk factors, conflicts, fees and expenses, tax aspects. Read the risk factor and fee sections first.
3	**Fund operating agreement**	Governance, manager authority, investor rights and transfer restrictions. [CONFIRM] exact rights and consent thresholds against the executed document.
4	**Entity and series structure map**	Fund entity, manager entity and the per-home series LLCs, with the chain from an investor's interest to an identified property. [CONFIRM] against formation documents.
5	**Subscription documents and 506(c) accreditation verification**	Subscription agreement, investor questionnaire and the third-party accreditation verification process required under Rule 506(c).
6	**Valuation methodology memo**	How each home is valued monthly, the inputs used, and how the reporting mark relates to the price at which bricks actually transact. [CONFIRM] the written methodology and any independence review.
7	**Portfolio schedule**	Homes held, acquisition date, entry basis versus market, current valuation and Owni equity percentage, at the address level.
8	**Underwriting and credit policy**	Applicant screening, acceptance rate, FICO and payment-to-income standards, and the investment committee review process.
9	**Performance reporting pack**	Return attribution across home price appreciation, leverage and cash yield; realized net return history; reporting cadence and format.
10	**Fund administration and custody**	Third-party fund administrator scope and reporting. [CONFIRM] custody arrangements for cash and for title to the underlying homes.
11	**Audit status and financial statements**	[CONFIRM] whether financial statements are audited, by whom, for which periods, and the delivery date to investors.
12	**Debt schedule and lender terms**	Facility size, fixed-rate terms, target loan-to-value, maturity ladder and covenants. [CONFIRM] against loan documents.
13	**Liquidity and redemption terms**	Lock-up, redemption windows, notice periods, gating provisions and transfer restrictions. [CONFIRM] the operative terms for the specific fund being offered.
14	**Tax pack**	Sample Schedule K-1, depreciation pass-through treatment, and eligibility notes for self-directed IRA, solo 401(k) and donor-advised fund subscriptions. [CONFIRM] with your tax adviser.
15	**Manager background**	Principal biographies, prior track record at scale, key-person provisions and any regulatory history.
16	**Investor portal access**	Ongoing reporting, statements, capital activity and document repository.

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