ZOWY HOMES

STRUCTURED LUXURY REAL ESTATE MARKETPLACE

LEGAL OVERVIEW

ZoWy Homes Inc. is the company behind ZoWy Homes, a structured marketplace connecting buyers and sellers of luxury residential property above $1M. This page sets out, in plain terms, who we are, who we are not, where we operate, how we handle information, and our basic corporate details. It summarizes our published Terms of Use, Privacy Policy, and Risk Disclosure — the full documents remain the governing versions and are linked at the end of this page.

Where We Operate

ZoWy Homes Inc. is headquartered in Miami, Florida, and its platform, zowyhomes.com, operates under the laws of the State of Florida. ZoWy Homes Inc. structures lease-option transactions for luxury residential property above $1M across the United States.

- ✓ United States: our primary market, structuring luxury lease-option transactions for residential property above $1M, centered on Florida.
- ✓ Global platform: ZoWy Homes Inc. is open to both domestic U.S. clients and qualified international buyers, sellers, and Capital Partners.
- ✓ International clients: buyers, sellers, and Capital Partners located outside the United States may use the platform. Where this involves cross-border activity, information may be transferred to and processed in the United States or other jurisdictions where ZoWy or its service providers operate, and international users remain responsible for their own local tax, immigration, foreign-ownership, and currency considerations.

ZoWy also operates internationally through separate, locally structured marketplaces — see International Operations, below.

Who We Are

- ✓ A technology-enabled marketplace connecting qualified buyers, sellers, and property owners.
- ✓ A platform that structures fixed-price, defined-term lease-option agreements between the parties.
- ✓ A company whose acquisition capital is provided by independent, third-party Capital Partners, subject to deal approval.
- ✓ Institutionally aligned, with governance, compliance, and documentation standards applied to every transaction.
- ✓ A Nevada corporation, headquartered in Miami, Florida, open to domestic and international participants.

Who We Are Not

- ✗ We are not a licensed real estate broker or agent, and we do not represent either party in a negotiation.
- ✗ We are not the buyer or seller in any transaction — properties are sold directly by their owners.
- ✗ We are not a bank, mortgage lender, escrow company, law firm, or tax advisory firm.

✗ We are not an investment fund, and participation in a transaction is not a guaranteed investment or a securities offering.

✗ We are not a mass-market rent-to-own platform — ZoWy works exclusively with residences above $1M through a curated, compliance-led process.

✗ We do not provide legal, tax, financial, or investment advice; users should seek independent professional advice.

How We Handle Your Information

This is a short summary of our full Privacy Policy, effective May 2026.

- What we collect: identity and contact details, financial and qualification information, property information from sellers, and standard technical/usage data.
- Why we collect it: to verify identity, review buyer and seller qualification, facilitate communications, manage transactions, and meet legal and compliance obligations, including AML/KYC checks.
- We do not sell personal information. We share it only where reasonably necessary — with advisers, compliance and legal providers, technology and payment providers, affiliated companies, or regulators where legally required.
- Security: we apply commercially reasonable safeguards, including encrypted storage and restricted access controls, though no system can guarantee absolute security.
- International users: the Platform may be accessed from outside the United States, and information may be transferred to and processed in the U.S. or other jurisdictions where ZoWy or its service providers operate.
- Your rights: depending on applicable law, you may request access to, correction of, deletion of, or portability of your personal data, including under California privacy law where applicable.
- The Platform is intended for users aged 18 and over.

Understanding the Risks

This is a short summary of our full Risk Disclosure, effective May 2026.

- Real estate risk: property values can rise or fall, and ZoWy does not guarantee future value, appreciation, or transaction outcomes.
- No guarantee of approval: submitting an application does not guarantee buyer or seller approval, financing, or transaction participation — all applications are subject to review and compliance checks.
- Structured transaction risk: lease-option and structured occupancy arrangements involve contractual and financial commitments; some deposits or commitment payments may be non-refundable under the specific agreement terms.
- Financing risk: ZoWy is not a lender, and financing availability depends on third-party lenders, market conditions, and underwriting standards.
- Third-party risk: transactions may involve lenders, attorneys, title companies, and Capital Partners; ZoWy is not responsible for their performance.
- Florida-specific risk: properties located in Florida carry additional considerations such as hurricanes, flooding, insurance costs, and HOA restrictions.
- International user risk: cross-border participants should independently consider currency fluctuation, foreign-ownership rules, and cross-border tax obligations.

- No investment guarantee: participation in a ZoWy transaction is not a guaranteed investment, guaranteed return, or securities offering.

Company Details — United States

Legal Name	ZoWy Homes Inc.
Jurisdiction	State of Nevada, United States
Entity Type	For-profit domestic corporation
Incorporated	December 14, 2023
Nevada Entity Number	E36949052023-5
Registered Agent	Vcorp Services, LLC — Carson City, Nevada
Head Office	66 W Flagler St, Miami, FL 33130, United States
Acting Chief Executive Officer	Paul T. Lajszczak
Website	www.zowyhomes.com

International Operations

Alongside its primary U.S. platform, ZoWy also operates internationally through separate, locally structured marketplaces. Each is its own legal entity, governed by local law and regulation — not a copy-paste of the U.S. structure.

United Kingdom — ZoWy Homes LTD

Properties in the United Kingdom are operated under a separate UK company, ZoWy Homes LTD, through the marketplace www.zowy.co.uk. ZoWy Homes LTD is a distinct legal entity from ZoWy Homes Inc., incorporated in England and Wales and governed by UK law, serving the London and Greater Manchester premium residential markets for properties above £500k.

Legal Name	ZoWy Homes LTD
Jurisdiction	England and Wales, United Kingdom
Entity Type	Private limited company
Companies House Number	12728125
Registered Office	Swan Buildings, 20 Swan St, Manchester, England, M4 5JW
Head Office (Trading Address)	Islington Wharf, Great Ancoats Street, Manchester, M4 6DH, United Kingdom
Company Status	Active
Markets Served	London and Greater Manchester
Marketplace	www.zowy.co.uk

Governing Law & Full Documents

Our United States platform (zowyhomes.com) is operated by ZoWy Homes Inc. and is governed by, and interpreted under, the laws of the State of Florida, without regard to conflict-of-law principles. Our United Kingdom platform (zowy.co.uk) is operated separately by ZoWy Homes LTD and is governed by the laws of England and Wales. This

Legal Overview is a plain-language summary. The governing documents are the full Terms of Use, Privacy Policy, and Risk Disclosure published on each respective website, together with each company's own incorporation record.

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