



UNLOCK THE BENEFITS OF MORTGAGE NOTE INVESTING REGULATION A+ OFFERING

THE GOAL

7e Investments seeks to provide consistent, passive monthly distributions to investors through real estate mortgage note investments in a Regulation A+ bond offering.

INVESTMENT STRATEGY

7e Investments specializes in purchasing residential mortgages in the secondary market, often at a discount that creates additional equity and flexibility in management. Our strategy is built on identifying opportunities where active management and thoughtful structuring can improve outcomes for both borrowers and investors. This disciplined approach may position the fund to deliver admirable risk-adjusted returns for its investors.

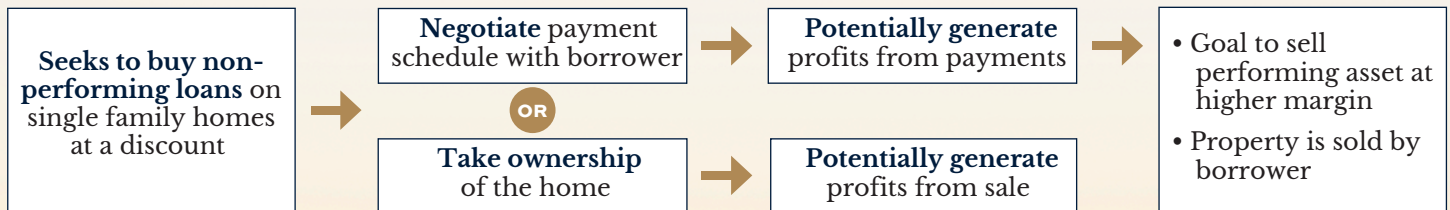
HOW DOES MORTGAGE NOTE INVESTING WORK?

Mortgage note investing is an investment strategy in which 7e Investments purchases performing and non-performing mortgage notes from lenders. As the note holder, the fund has purchased the borrower's future mortgage payments and the right to repayment according to terms in the note.

OFFERING HIGHLIGHTS

- 1 Backed by physical real estate
- 2 Existing pool of assets
- 3 Accessible \$5,000 minimum & IRA compatibility
- 4 \$14.6 trillion dollar market²
- 5 Uncorrelated asset class
- 6 Vertically integrated team
- 7 Multiple exit strategies

"FIX AND FLIP" MORTGAGE NOTES



OFFERING TERMS

Offering Size	\$75M
Distribution¹	7% - 10% annually, paid monthly
Minimum Investment	\$5,000
Principal Repayment¹	Repayment of initial capital at end of term
Funds	NQ and IRA/Qualified assets
Tax Reporting	1099s
Other Considerations	No UBTI

Class	Term ³	Rate	Minimum
A1	1 Year	7%	\$5,000
A4	4 Year	8%	\$5,000
B4	4 Year	9%	\$50,000
B7	7 Year	10%	\$50,000

7e Investments has a 10 year track record and has completed 6 full-cycle offerings.⁴

1. Holders of our bonds will be entitled to receive monthly interest payments at an annual rate of 7%–10%, depending on the amount invested and bond class (see OC for details), based on the bond's face value of \$1,000. Interest on each bond will begin accruing on, and will be cumulative from, the date of issuance, regardless of whether the issuer has the ability to make such payments. Investing in this offering is speculative and involves risk, including possible loss of capital. Distributions are not guaranteed, may include return of capital, and in the Fund's early years may be supported by offering proceeds | 2. Information obtained from St. Louis Fed 2025 Q3 | 3. Term is determined by the date of investment. Each investment will mature within a six-month window of the stated class term (e.g., a 4-year class may range from 4.0 to 4.5 years) | 4. Past performance is not a guarantee of future results.



ABOUT 7e

7e Investments is a Virginia-based private real estate investment company that purchases performing and non-performing mortgage notes secured by real property throughout the U.S. Our team has a combined seven decades of real estate experience, led by a CEO who has successfully managed five mortgage note funds that met or exceeded commitments to investors.

 For more information, contact us at 866.226.5736 or invest@7einvestments.com.

RISK FACTORS & CONFLICTS OF INTEREST

This is neither an offer to sell nor a solicitation of an offer to buy any security, which can only be made by the Offering Circular as amended (“OC”) of CWS Investments, Inc. (the “Company”) relating to its Series B Bonds (“Bonds”) at an offering price of \$1000 per bond, dated February 11th, 2026 (as may be amended, modified, or supplemented from time to time, the “OC”). The Series B OC has not been registered under the Securities Act of 1933, as amended, and is being offered pursuant to an exemption therefrom and from applicable state laws. Neither the U.S. Securities and Exchange Commission nor any state regulatory authority has passed upon the adequacy or accuracy of the information contained herein in the OC or endorsed the merits of this offering. Capitalized terms used but not defined herein shall have the meanings set forth in the OC.

Conflicts of interest arise because members of our management team have business interests wholly unrelated to the company and its affiliates, all of which require a commitment of time. We may also purchase loans from our affiliates; although we will always seek to establish a fair, arms-length price for these loans, our interests as a seller may conflict with your interests as a buyer. Additionally, the attorney who prepared the Bylaws, the Investment Agreement, and this Offering Circular represents us and not you. You must hire your own lawyer (at your own expense) if you want your interest to be represented.

This communication includes forward-looking statements that express opinions, expectations, beliefs, intentions, estimates, or strategies regarding the future, which might not be realized. Such statements are identified by phrases like “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “will,” “should,” “seek,” and similar expressions. These forward-looking statements reflect our views and assumptions about future events as of February 11th, 2026 and remain subject to risks and uncertainties, including those beyond our ability to control or predict. Actual and future results and trends can differ materially from those described in these statements, as discussed further in the Offering Circular, available at <https://7einvestments.com/offeringcircular2-0/>

There are no guarantees of distributions or returns. Investors can lose all or part of their investment. Investing in our securities is highly speculative and involves a high degree of risk. You should carefully consider the information set forth in the “Risk Factors” section of the OC before deciding to invest. There are various risks related to an investment in the Units which are described in the offering circular. Risks include, but are not limited to:

- The Units are not suitable for all investors.
- The Units will be highly illiquid, as no trading market exists. The Units are only be suitable for investors who have no need for liquidity in this investment.
- This offering is a “best-efforts” offering; if the company is unable to raise substantial capital, it would be limited in the number and types of investments it can make, which could negatively affect diversification and investment results.
- The Company will pay fees and expenses to the GP, its affiliates, and broker-dealers, increasing investors’ risk of loss.
- There are substantial risks to making loans secured by real estate; real estate investments involve additional risks, including borrower’s ability to repay, delinquency, foreclosure, and loss, which could negatively impact investors.
- Economic, market, and regulatory changes affecting the real estate market can weaken operating results.

Securities are offered through MIT Associates, LLC. (Member FINRA/SIPC), 85 Eastview Avenue, Tiburon, CA 94920. Further, MIT reminds the recipient that alternative investment products often engage in leveraging and other speculative investment practices that increase the risk of investment loss and the volatility of investment performance. Investments in alternative investment products can be highly illiquid. Alternative investment products are not required to provide periodic pricing or valuation information to investors; they can involve complex tax structures and delays in distributing important tax information; they are not subject to the same regulatory requirements as mutual funds; and they often charge high fees. You can obtain background information on broker-dealer firms and their registered financial professionals at <https://brokercheck.finra.org/>.