



Own the *platform*.

Banks stepped back from \$2–\$20M commercial real estate loans. Oak built the platform that originates, funds, services and resolves them — and earns at every step. Series R is your share of Oak. We finish what we fund.

Charlotte, North Carolina · Vertically Integrated · Senior-Secured Lending · LENS™ Technology

REGULATION A OFFERING Series R Convertible Preferred · \$10.00 / share · 9% cumulative dividend

The Oak Companies, Inc. ("Oak") is the issuer of the Series R Preferred Stock. For discussion purposes only · Not an offer to sell or a solicitation to buy any security. Any offer is made only by means of the offering circular, and this presentation must be delivered together with the offering circular prior to making any investment. Past performance is not indicative of future results. See Important Disclosures.

Summary of material risks.

The following summarizes the material risks of this offering. Investing in the Series R Preferred is speculative and involves a high degree of risk, including loss of your entire investment. Review the full “Risk Factors” in the offering circular before investing. This presentation must be delivered together with the offering circular prior to making any investment. See the summary of material risks on pages 2–3 and “Important Disclosures” on page 18 of this presentation, including the forward-looking statements discussion, and “Risk Factors” in the offering circular.

Risks 1–20 of 41

- There is currently no public trading market for the Series R Preferred Stock and there may never be one; therefore, it will be difficult for you to sell your Series R Preferred Stock.
- There is no regulatory review of the Series R Preferred Stock.
- We are not required to raise any minimum amount in this Offering before we may utilize the funds received in this Offering. Investors should be aware that there is no assurance that any monies beside their own will be invested in this Offering.
- This offering is being conducted on a “best efforts” basis without a minimum and we may not be able to execute our growth strategy if the maximum is not sold.
- We may terminate this Offering at any time during the Offering period.
- Management has broad discretion in using the proceeds from this Offering.
- We cannot assure you that dividends on, or any other payments in respect of, the Series R Preferred Stock will be made timely or at all.
- The Series R Preferred Stock are perpetual equity interests and are subordinate to our and our subsidiaries’ existing and future indebtedness and other liabilities, including the existing and future indebtedness and other liabilities of the Sponsored Funds.
- Holders of our Series R Preferred Stock will have no rights as common stockholders until such holders convert their Series R Preferred Stock into shares of our common stock.
- The amount of the Stated Value is fixed and holders of Series R Preferred Stock will have no right to receive any greater payment.
- Holders may recognize dividend income on constructive dividends without a corresponding cash payment.
- Our Board of Directors has the authority, without stockholder approval, to issue preferred stock with terms that may not be beneficial to the Series R Preferred Stock and with the ability to affect adversely stockholder voting power and perpetuate their control over us.
- We cannot assure you that we will be able to redeem or convert your Series R Preferred Stock.
- We have incurred a net loss to date, have an accumulated deficit, and our operations will not be profitable in 2026.
- We are a parent company and accordingly we are dependent upon distributions from our subsidiaries to pay taxes and other expenses.
- We are structurally subordinated to the existing and future indebtedness of our subsidiaries, including the Sponsored Funds.
- We may not realize the anticipated benefits from the Reorganization.
- The historical combined financial information included in this Offering Circular is not necessarily representative of the results that we would have achieved as a reorganized company and may not be indicative of future results.
- We have incurred, and expect to continue to incur, significant transaction costs in connection with the Reorganization.
- Certain of our officers and key personnel will face competing demands relating to their time and will face conflicts of interest related to their obligations to affiliated entities, which could cause our business to suffer.

Summary of material risks *(continued)*.

Risks 21-41 of 41

- Our executive officers face conflicts of interest relating to the making of investments, and such conflicts may not be resolved in favor of the Sponsored Funds, which could limit investment opportunities in which we have an equity interest, impair our ability to make distributions and reduce the value of your investment.
- Our loans and investments expose us to risks associated with debt-oriented real estate investments generally.
- Commercial real estate-related investments that are secured by real property are subject to delinquency, foreclosure, and loss, which could result in losses to us.
- Fluctuations in interest rates and credit spreads could reduce our ability to generate income on our loans and other investments, which could lead to a significant decrease in our results of operations, cash flows and the market value of our investments and may limit our ability to pay distributions to our stockholders.
- We operate in a competitive market for lending and investment opportunities which may intensify, and competition may limit our ability to originate or acquire desirable loans and investments or dispose of assets we target and could also affect the yields of these assets and have a material adverse effect on our business, financial condition, and results of operations.
- Prepayment rates and difficulty of redeployment of proceeds may adversely affect our financial performance.
- The lack of liquidity in certain of our assets may adversely affect our business.
- We are subject to additional risks associated with priority loan participations.
- Any distressed loans or investments we make, or loans and investments that later become distressed, may subject us to losses and other risks relating to bankruptcy proceedings.
- Loans on properties in transition, including renovations and rehabilitation projects involve greater risks of loss than conventional mortgage loans.
- Our success depends on the availability of attractive investments and our ability to identify, structure, consummate, leverage, manage and realize returns on our debt investments.
- Real estate valuation is inherently subjective and uncertain.
- Our loans and investments may be concentrated in terms of geography, asset types, and sponsors.
- The due diligence process that we undertake in regard to investment opportunities may not reveal all facts that may be relevant in connection with an investment and if we incorrectly evaluate the risks of our investments we may experience losses.
- We may be subject to risks associated with artificial intelligence and machine learning technology.
- Insurance on loans and real estate securities collateral may not cover all losses.
- We may need to foreclose on certain of the loans we originate or acquire, which could result in losses that harm our results of operations and financial condition.
- The properties underlying our investments may be subject to unknown liabilities, including environmental liabilities, that could affect the value of these properties and as a result, our investments.
- We may be subject to lender liability claims, and if we are held liable under such claims, we could be subject to losses.
- Any credit ratings assigned to our investments will be subject to ongoing evaluations and revisions and we cannot assure you that those ratings will not be downgraded.
- We must manage our portfolio so that we do not become an investment company that is subject to regulation under the Investment Company Act.

Five questions, in the order you'd *ask them*.

- | | | |
|----|---|--|
| 01 | What do I own?
THE INVESTMENT | Preferred stock in The Oak Companies, Inc. — the operating company behind the lending platform — senior to the common stock management holds. Not a loan, not a property, not a pool of loans. |
| 02 | Why does the gap exist?
THE MARKET | Banks stepped back from \$2–\$20M commercial real estate for reasons of economics, not credit quality. <i>Insurers and institutions want the loans.</i> The gap is structural. |
| 03 | How does Oak make money?
THE PLATFORM | Fees and interest spread at every stage of a loan's life: origination, servicing, asset management, resolution and fund management — and this raise lets Oak, the company you'd own, keep more of the yield. |
| 04 | Why can it scale?
GROWTH | The infrastructure is built and insurers are the anchor customer. LENS™ standardizes the work; <i>institutional capital multiplies origination</i> beyond Oak's own balance sheet. |
| 05 | What are my terms?
THE OFFERING | A 9% cumulative dividend while private; automatic conversion to common at a 25% discount to the listing price, if Oak lists. Neither is guaranteed. |

The dividend is contingent on Oak's ability to pay the dividend or to issue shares in the case of a conversion; dividend accrual begins on the date of Oak's acceptance of the investor's subscription.

Not the loans. *The company that makes them.*

Series R is preferred stock in The Oak Companies, Inc. (“Oak”) — the parent of Oak’s origination, fund-management and servicing businesses. Every fee and every dollar of spread the platform earns belongs to Oak, the company you would own a piece of.

01 RANK

Preferred

Ahead of common stock — the shares management holds — for dividends and on liquidation. Junior to Oak’s debt and the debt of the Sponsored Funds.

02 UPSIDE

Convertible

Converts automatically into Class A common at a 25% discount to the listing price if Oak lists on a national exchange.

03 ACCESS

Open to individuals

Regulation A opens convertible preferred in an operating company to accredited and non-accredited investors alike, from \$1,000.

Own the platform — not a loan, a property or a pool of loans.

Series R is not secured by the collateral in Oak’s loan portfolio and ranks junior to all indebtedness of Oak and its subsidiaries, including the Sponsored Funds’ bonds. Dividends are payable only when authorized out of legally available funds. The dividend is contingent on Oak’s ability to pay the dividend or to issue shares in the case of a conversion. Dividend accrual begins on the date of Oak’s acceptance of the investor’s subscription. A Listing Event may never occur. No assurance can be given that Oak’s application to list on NYSE American will be made and, if made, that it will be approved, or that an active trading market for the Common Shares will develop. See the offering circular, pp. 1–3.

Banks left. *Insurers stayed.*

The total CRE market — and the lending gap within it.

THE MARKET

\$4.8T

U.S. CRE mortgage debt outstanding

~\$720B

Held by insurance companies (~15%)

\$300B+

Annual small-balance lending gap

THE GAP OAK FILLS • STRUCTURAL, NOT A RATE CYCLE

BANKS

Stepped back from \$2–\$20M loans as economics and regulation pushed them up-market — not because the credit was bad.



OAK

Originates, underwrites, funds, services and resolves the loans in between — to the standard insurers require.



INSURERS

Must hold senior-secured CRE credit at this size — and can't efficiently originate it themselves.

Market data are third-party industry estimates (including Federal Reserve and Mortgage Bankers Association data) as of the most recent available period, presented for context. Oak does not independently verify third-party data. Market size does not indicate Oak's share, capacity or results.



The whole job, *under one roof.*

Most financial services companies at this size do one piece of the work and outsource the rest. Oak originates, underwrites, funds, services and resolves senior first-lien loans of \$2–\$20M on income-producing property — in-house, from first call to final payoff.

01 Acquisition

Senior financing to purchase stabilized, income-producing commercial property.

02 Transitional (Bridge)

Short-term senior debt while an asset is repositioned ahead of permanent financing.

03 Special Situations

Senior loans and note purchases underwritten to a discount to asset value.

04 Agency FHA / HUD

Long-term, government-insured permanent financing — including take-out of Oak's own bridge loans — to be added through the contemplated merger with affiliate White Oak Capital Holdings. Not yet completed; not assured.

Every loan is senior and secured by real property. Series R is equity in Oak, the company that makes those loans — not a claim on the loans.

This presentation must be delivered together with the offering circular prior to making any investment.



One loan. *Paid at every stage.*

Six revenue lines. One loop.

01 Origination

Fees paid by the borrower at closing, typically 1–2% of principal.

02 Management

Asset-management and organizational fees from the funds Oak sponsors.

03 Servicing

Primary and special servicing, draw oversight and reporting — for Oak's own book and, selectively, third parties.

04 Resolution

Disposition fees at payoff; where a workout ends in foreclosure, Oak holds, manages and monetizes the real estate.

05 Spread

Excess interest where an Oak fund holds the subordinate piece of a participation — and the full loan yield where fund bonds are retired.

06 Repeat

The sponsor returns for the next deal — and, once the White Oak merger is complete, bridge loans can roll into long-duration FHA servicing.

One platform. Paid at every stage — and Series R is a share of the platform.

Fee arrangements as described in the offering circular; not every fee is earned on every loan or from every fund. Descriptive, not a projection. FHA/HUD lending is to be added through the contemplated merger with Oak's affiliate White Oak Capital Holdings, LLC. Oak does not currently own, or control a subsidiary that holds, a license to originate FHA MAP loans; the merger is not yet completed and no assurance can be given that it will be completed.



Why this raise makes Oak *more valuable*.

Today, most of the interest Oak's loans earn goes to pay the bonds that funded them; Oak keeps a fee. Series R proceeds are intended primarily to retire select fund bonds — so Oak keeps the full loan yield instead.

~90%

Of proceeds to Oak — retire select Sponsored-Fund bonds, fund operations and working capital. ~10% to offering costs.

800–1,000 bps

Management's estimate of the spread between the all-in yield on those loans and the cost of the fund capital being retired.

Less debt

Lower consolidated interest expense and a simpler company to take to the public markets, if and when Oak lists.

Keep the yield — not just the fee.

This offering is being conducted on a best-efforts basis with no minimum offering amount. If Oak does not raise sufficient funds, it will retire less Sponsored-Fund debt and may be unable to execute the strategy described on this page. The use of proceeds shown reflects management's best estimate of how the funds will be applied; Oak's board and management retain broad discretion to change the use of proceeds. The 800–1,000 basis point figure is management's estimate and is neither a projection of Oak's results nor a return on the Series R Preferred Stock. Series R ranks junior to all indebtedness of Oak and its subsidiaries, including the Sponsored Funds' bonds. See "Use of Proceeds" (offering circular pp. 32–33) and "Proceeds of Offering" (p. 40). See the summary of material risks on pages 2–3 and "Important Disclosures" on page 18 of this presentation, including the forward-looking statements discussion, and "Risk Factors" in the offering circular.

The record — *and how to read it.*

2022

2025

MANAGEMENT BUYOUT

INSTITUTIONAL PLATFORM BUILD

Bought the platform. Resolving what came with it.

2022. Current management acquired the platform along with two legacy funds whose loans, originated and underwritten by the prior team, were significantly impaired.

Rather than walk away, Oak built the workout, special-servicing and real-estate-owned capability needed to resolve them — and applied that discipline to every loan since.

Since then, Oak has built the platform to the standard insurers require — operating under a letter of intent with an insurance counterparty and in loan participations with multiple institutional partners.

~\$560M

Cumulative commercial real estate loans originated since inception, as successor to the predecessor. Legacy distressed portfolios excluded.

33

Full-cycle loans

\$178M

28 loans outstanding at 12/31/25 •
11.24% wtd. avg. rate

~\$200M

Full-cycle principal

\$492M

Deployed by Sponsored Funds
(\$353M raised)

Historical figures as stated in the offering circular (pp. 4, 35, 37–38); past performance is not indicative of future results and is not a Series R return. Consolidated results include a net loss of approximately \$31.4 million for 2025; see “Management’s Discussion and Analysis,” pp. 45–46 and 55–56, for the legacy/current split. See the summary of material risks on pages 2–3 and “Important Disclosures” on page 18 of this presentation, including the forward-looking statements discussion, and “Risk Factors” in the offering circular.

Built to the *insurer standard*.

Insurers already underwrote our underwriting.

Insurance companies carry the lowest default rate of any CRE lender class because they demand a credit standard few small-balance originators can supply. Oak originates and services to that standard — CM1 and CM2 under NAIC regulatory capital rules.

4

Insurance relationships

One separately managed account under a letter of intent (definitive agreement anticipated, not yet signed); three more using Oak's underwriting and servicing. Institutional partners hold the senior A-note; an Oak fund holds the B-note and the spread.

CM1 / CM2

Highest NAIC credit grades

The two highest NAIC quality grades for commercial mortgages — the standard Oak underwrites SMA loans to, and a quality grade that is portable across counterparties.

0.43%

Insurance-class CRE default rate

An industry-wide rate for the lender class insurers belong to — not Oak's realized default rate. It is the bar Oak's underwriting is built to clear.

Senior • first-lien • floating rate • short term • conservative LTV.

The most conservative lenders in the market already hold Oak-originated credit — as customers on the loan side. Series R is equity in Oak, not a claim on the loans.

The insurance companies and institutional counterparties described are customers of Oak's lending business, not investors in or endorsers of the Series R Preferred; their involvement is not an endorsement of Oak, a guarantee of Oak's performance, or a rating of the company, and they have not reviewed this presentation. Counterparty names are withheld by agreement. The letter of intent is not a definitive agreement and no assurance can be given that a definitive agreement will be signed. The 0.43% figure is a third-party insurance-industry lender-class CRE default rate, not Oak's realized default rate. NAIC designations describe asset credit quality. See the summary of material risks on pages 2-3 and "Important Disclosures" on page 18 of this presentation, including the forward-looking statements discussion, and "Risk Factors" in the offering circular.

LENS™ *makes the standard scale.*

LENS™ is Oak's proprietary AI-enhanced underwriting engine — built and scaled by Oak's employees.

Days → Minutes

DATA WORK

Collation that took three days to three weeks now takes minutes, so underwriters spend their time on risk instead of paperwork.

One standard

CONSISTENCY

Sponsor, property, market, capital stack and stress scenarios underwritten to the same depth on every loan — no single-underwriter variance.

Human in the loop

JUDGMENT

LENS produces the analysis. Experienced underwriters challenge it. The credit committee decides. It informs judgment; it does not replace it.

The result is operating leverage.

Capacity grows with demand, not with headcount.

LENS IN THE MARKET

LENS is in production today across Oak's four insurance relationships, with ongoing institutional due diligence on the platform. In use today — not a roadmap. Ask for a live LENS walkthrough.

LENS descriptions are high-level and simplified; the engine supports Oak's underwriters and does not replace credit judgment. Tools within the platform were developed with the assistance of AI. References to diligence conducted by third parties describe process only — they are not endorsements, recommendations, or assurances that any relationship, mandate or transaction will result. Forward-looking statements regarding efficiency, capacity or cost are not guarantees. See the summary of material risks on pages 2–3 and "Important Disclosures" on page 18 of this presentation, including the forward-looking statements discussion, and "Risk Factors" in the offering circular.

We built the hard part. *Now it compounds.*

The infrastructure is operational and paid for. Growth from here scales what already exists.

01 Retire bond debt

Use this offering to pay down select Sponsored-Fund bonds and keep the full yield and spread on those loans.

02 Insurance SMAs

Add additional Insurance Separately Managed Accounts (SMAs), including public and private insurers.

03 Participations & co-investment

Grow the A/B program and deploy capital alongside SMA partners — more origination than Oak's balance sheet alone could support.

04 Agency / FHA

Roll up FHA/HUD lending through the contemplated merger with affiliate White Oak Capital Holdings — turning short bridge relationships into long-duration structuring and servicing income.

05 Public markets

Position to list, if and when conditions allow, for broader access to capital.

06 People, technology, M&A

Invest in the platform; pursue selective, adjacent acquisitions.

Each item describes forward-looking strategic intent subject to material risks — not commitments or guarantees. The White Oak merger and any public listing are potential and not assured. No assurance can be given that Oak's application to list on NYSE American will be made and, if made, that it will be approved, or that an active trading market for the Common Shares will develop. See the summary of material risks on pages 2–3 and "Important Disclosures" on page 18 of this presentation, including the forward-looking statements discussion, and "Risk Factors" in the offering circular.

Bought the business. *Rebuilt it.*

Current management bought the platform in 2022 — then internalized management, institutionalized underwriting and credit, and built the workout capability described here.



Gary Bechtel

Chief Executive Officer



Raymond T. Davis

President & Chief Strategy Officer



Paul Cleary

COO & General Counsel



Thomas A. McGovern

Chief Financial Officer



Matthew Webster

EVP & Chief Credit Officer



Kevin P. Kennedy

Chief Sales & Distribution Officer



Brook Scardina

Capital Markets & Investments



Robert R. Kaplan, Jr.

Legal Advisor

PRIOR EXPERIENCE INCLUDES — BlackRock • Goldman Sachs • Morgan Stanley • Nomura • HSBC

Firms listed are firms at which members of the leadership team were previously employed. Prior employment does not reflect Oak's own operating history, and those firms do not endorse Oak or this offering. The Board comprises Gary R. Bechtel, Kevin P. Kennedy and Raymond T. Davis.

Series R Preferred — *terms at a glance.*

Security	Series R Convertible Preferred Stock
Price / Stated Value	\$10.00 per share
Preferred dividend	9% per annum, cumulative, on Stated Value; accrues annually
Minimum investment	\$1,000; additional purchases of at least \$1,000
Maximum offering	\$35,000,000 (3,500,000 shares); best efforts, no minimum
Ranking	Senior to common stock; junior to all debt of Oak and its subsidiaries, including the Sponsored Funds' bonds
Conversion	Auto-converts to Class A common at a 25% discount to the Listing Price on a Listing Event; accrued dividends convert on the same basis
Company redemption	Optional, after the 3rd anniversary of the offering's commencement, at 100% of Stated Value plus accrued dividends
Investor eligibility	Accredited investors; non-accredited investors up to 10% of the greater of annual income or net worth
Selling agent	Digital Offering, LLC (Member FINRA/SIPC) — 7.5% selling commission on gross proceeds plus warrants for 0.70% of the shares sold, exercisable at 125% of the offering price; paid by Oak out of offering proceeds
Use of proceeds	~90% to Oak — retire select Sponsored-Fund bonds, operations and working capital; ~10% offering fees and expenses
Voting / lock-up	No voting rights except as required by law; up to a 90-day lock-up after a Listing Event on common received in conversion

This is a brief summary of material terms; the offering circular controls and contains a detailed discussion of all terms of this offering, including the risks associated with it. Dividends are payable only when authorized out of legally available funds. The dividend is contingent on Oak's ability to pay the dividend or to issue shares in the case of a conversion. Dividend accrual begins on the date of Oak's acceptance of the investor's subscription. No assurance can be given that Oak's application to list on NYSE American will be made and, if made, that it will be approved, or that an active trading market for the Common Shares will develop. Selling-agent compensation is paid by Oak out of offering proceeds and therefore reduces the net proceeds available to Oak; see "Plan of Distribution" (offering circular pp. 26-31). See the summary of material risks on pages 2-3 and "Important Disclosures" on page 18 of this presentation, including the forward-looking statements discussion, and "Risk Factors" in the offering circular.

Two ways to be paid. *And if Oak never lists.*

Both are paid by Oak from its operations — not from any specific loan or property.

01 PRIVATE

While private

A 9% cumulative dividend accrues on the \$10.00 Stated Value. If a dividend isn't paid when due, it accumulates rather than disappearing — and unpaid dividends convert alongside your shares.

02 LISTING

Oak lists

Shares — and accrued dividends — convert automatically into Class A common at a 25% discount to the listing price. A lock-up of up to 90 days may apply.

03 NO LISTING

If Oak doesn't list

Perpetual preferred: the dividend keeps accruing; Oak may redeem after year three at Stated Value plus accrued; on a sale of The Oak Companies, Inc., the greater of Stated Value plus accrued or as-converted value; on liquidation, ahead of common.

Income while private. Equity upside if Oak lists.

Neither outcome is assured. Oak may never list its Common Shares on a national securities exchange, and if no Listing Event occurs the Series R Preferred Stock will not convert into common stock. No assurance can be given that Oak's application to list on NYSE American will be made and, if made, that it will be approved, or that an active trading market for the Common Shares will develop. There is currently no public trading market for the Series R Preferred Stock, none may ever develop, and you should be prepared to hold the shares indefinitely. Dividends are payable only when and if authorized by Oak's board out of legally available funds; Oak has no obligation to pay a dividend for which funds are not legally available, and unpaid dividends accumulate. The dividend is contingent on Oak's ability to pay the dividend or to issue shares in the case of a conversion. Dividend accrual begins on the date of Oak's acceptance of the investor's subscription. Investing in Series R is speculative and involves a high degree of risk, including loss of your entire investment. Conversion, redemption and liquidation are governed by the Certificate of Designation and the offering circular. See the summary of material risks on pages 2–3 and "Important Disclosures" on page 18 of this presentation, including the forward-looking statements discussion, and "Risk Factors" in the offering circular.

THANK YOU

Thank you for *your time*.



Everything in this presentation is summarized from the offering circular — and its controls. Read it, bring your questions to the daily live walkthrough, and ask us for anything.

01

Read

The offering circular — including “Risk Factors” — at TheOakCompanies.com. It must be delivered to you before any investment.

02

Ask

Join the daily live walkthrough. Request any item on the Due Diligence Index; we aim to respond within one business day.

03

Invest

Subscribe online from \$1,000. Closings occur no less than monthly; funds are held in escrow until a closing.

Raymond T. Davis

President & Chief Strategy Officer · The Oak Companies, Inc. · Charlotte, North Carolina · TheOakCompanies.com

Important disclosures.

The Oak Companies, Inc. ("Company" or "Oak") is offering securities through the use of an Offering Statement that has been qualified by the U.S. Securities and Exchange Commission (the "SEC") under Tier II of Regulation A. Digital Offering, member FINRA/SIPC is the broker-dealer of record for this offering. Before making any investment, you are urged to read the final Offering Circular that forms a part of the Offering Statement that has been filed with the SEC carefully for a more complete understanding of Oak and the offering.

The securities offered by Oak are highly speculative. Investing in these securities involves significant risks. Please review the final Offering Circular for a detailed risks related to this offering, which include the following: (i) the investment is suitable only for persons who can afford to lose their entire investment, (ii) this investment could be illiquid for an indefinite period of time, and (iii) there is no existing public trading market for the Series R Preferred Shares, and if a public market develops following the offering, it may not continue. The Company intends to list its securities on a national exchange and doing so entails significant ongoing corporate obligations including but not limited to disclosure, filing and notification requirements, as well as compliance with applicable continued quantitative and qualitative listing standards.

The Preferred Shares will be convertible into shares of Common Stock of the Company. Upon such conversion and subject to any additional adjustments as may be required pursuant to the anti-dilution provisions of the Preferred Shares, the Preferred Shares will be converted into a number of shares of common stock of the Company equal to the quotient obtained by dividing the then current conversion preference of the Series R Preferred Shares then outstanding, plus accrued but unpaid dividends not then included in the Conversion Preference, by seventy five percent (75%) of the price per share or deemed price per share to the public in the Qualified IPO, rounded to the nearest whole share. Oak intends to apply to have the Common Shares listed on the NYSE American ("NYSE American") under the symbol "OKRE" but has yet to make an application with the exchange. If the Common Shares are not approved for listing on the NYSE American, Oak will not complete the listing contemplated hereby. No Assurance can be given that Oak's application to list on NYSE American will be made and if made that it will be approved or that an active trading market for the Common Shares will develop.

This Presentation includes "forward-looking statements" within the meaning of Section 27A of the Securities Act and Section 21E of the Exchange Act of 1934, as amended, and are intended to be covered by the safe harbor provisions for forward looking statements. This information is supplied from sources we believe to be reliable but we cannot guarantee accuracy. Although we believe our expectations expressed in such forward-looking statements are reasonable, we cannot assure you that they will be realized. Investors are cautioned that such forward-looking statements involve risks and uncertainties, including, but not limited to the risks and uncertainties set forth in the attached materials, which could cause actual results to differ materially from the anticipated results set forth in such forward-looking statements. Any forward-looking statement made by us speaks only as of the date on which it is made, and we undertake no obligation to publicly update any forward-looking statement except as may be required by law.

Track record figures are as stated in the offering circular and reflect the Company, as successor to its predecessor; legacy portfolios acquired in default/distress are excluded from full-cycle figures and remain in wind-down. Past performance is not indicative of future results. Oak does not currently own, or control a subsidiary that holds, a license to originate FHA MAP lending; growth of the FHA/HUD platform depends on the potential acquisition of Oak's affiliate, White Oak Capital Holdings, LLC, expected to occur subsequent to this offering, and no assurance can be given the acquisition will be completed. No assurance is given that a Listing Event will occur. Statements regarding a targeted NYSE American listing under the reserved ticker "OKRE," and the conversion features of the Series R Preferred, are forward-looking statements subject to material risks; no assurance can be given that any of these events will occur.

This presentation must be delivered together with the offering circular prior to making any investment. Past performance is not indicative of future results.

Issuer: The Oak Companies, Inc., Charlotte, NC • Selling Agent: Digital Offering, LLC, Member FINRA/SIPC