



Return to Fast-Growth

*Innovative Real Estate Investment
In Post-pandemic World*



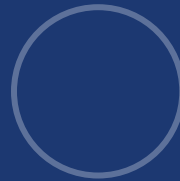
Disclaimer

This Presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Words such as "expects," "plans," "believes," "will," "should," "may," "probably," "possibly," or variations of such words and other similar expressions are intended to identify such forward-looking statements, but not all forward-looking statements include such identifying words. These forward-looking statements involve known and unknown risks, uncertainties and other important factors that could cause our actual results, performance or achievements, or industry results, to differ materially from any predictions of future results, performance or achievements that we express or imply in this Presentation or in the information incorporated by reference into this Presentation. Any of the assumptions underlying forward-looking statements could be inaccurate. You are cautioned not to place undue reliance on any forward-looking statements included in this Presentation. All forward-looking statements are made as of the date of this Presentation and the risk that actual results will differ materially from the forward-looking statements will increase with the passage of time. Except as otherwise required by the federal securities laws, we undertake no obligation to publicly update or revise any forward-looking statements after the date of this Presentation, whether as a result of new information, future events, changed circumstances or any other reason. None of such forward-looking statements should not be regarded as a representation by us or any other person that the objectives and plans set forth in this Presentation will be achieved or be executed. None of the content in this Presentation constitutes an official opinion of the company and/or its management on the trading price of the company's shares. Neither do any content in this Presentation construes any solicitation to buy, sell or trade our shares in any forms.



Part I

A Changing World of Real Estate



In this 21st century many “traditional industries”, such as the automobile, have been disrupted by innovations and technologies. Real estate is experiencing similar changes.



Common Wisdom

OF THE INDUSTRY

Overwhelming majority of public companies in real estate industry are formed as REITs. REITs are designed to distribute stable and instant cash income. REIT managers usually have less interests in high-growth opportunities that take a longer period to realize.

According to NAREIT(National Association of REITs), by the year of 2020, REITs outperformed S&P 500 for the past 25 years, but S&P 500 outperformed REITs in the last 10 years (which we know has been a high growth period).

	S&P 500 (TOTAL ANNUAL RETURN)	FTSE NAREIT ALL EQUITY REITS (TOTAL ANNUAL RETURN)
The last 25 years	11.9%	12.6%
The last 10 years	14.2%	13.2%

+

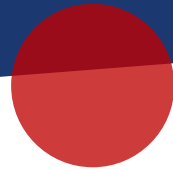
Real Estate
are
traditionally
viewed as
“safer”
investment
with “less”
growth
potential

How if “Safe” becomes less promising?

- Conventional real estate investments heavily rely on debt financing - a game between Cap Rate and Loan Interest Rate.
 - For example, if you buy income-producing properties at a cap rate of 6% with a balloon mortgage of 4%, you will make 2 cents for every dollar you borrow, and that is considered “safe” and “stable” return.
 - And if rent income increases (it usually does) you get the upside.
 - And you can refinance and make a chunk of capital payback, should the interest rate go down (It has been going down for 40 years, since 1980).
- Problem is that rent may decrease. But the bigger and real problem is that interest rate may stop going down, given that we are close to zero.
- In other words, this strategy has been sound for the past 40 years but may have become less promising.

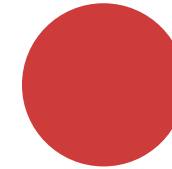
Growth

Departing from conventional wisdom, real estate can produce high ROI and high growth.



Fast-Growing Metro House Flip

In fast-growing metro cities like Atlanta, Money magazine reported 55% ROI in 2016, for house-flipping investments.



Cannabis-related Property

In past years, a few REITs focused on controlled agriculture properties (green houses) for medical plants achieved over a 100% annual growth.

Technologies

Further, new technologies are changing people's lives, changing their way to live, work and travel, redefining the concept of “property”.

Whoever can monetize on these new trends will become the next market-leader for real estate investments.

Ironically expediated by COVID pandemic, remote working is blurring the distinct between residential dwellings and office spaces.

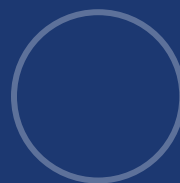
“Rentals by Owner” (such as Airbnb/VRBO) are blurring the distinct between residential and hospitality spaces.

Most recently, block-chain technology expanded to real estate. The creation of NFT(non-fungible tokens) and Metaverse (a virtual reality based on block chain) blurred the distinct between “real” property and “virtual” property.



Part II

UC Asset, Founded to Grow



UC Asset is a start-up real estate investment company, adopting innovative models to achieve high ROI and rapid growth, in fast-expanding metro areas such as Atlanta, GA



Structure

Founded to grow: a legal structure for innovation

UC Asset chose to form as an MLP(master limited partnership), not a REIT.

REIT	vs	MLP
<ul style="list-style-type: none">■ <i>Most public companies in real estate are REITs</i>■ <i>90% of profit must be distributed as a cash dividend;</i>■ <i>May prefer properties with current or immediate cash income;</i>■ <i>Suit for “conservative” strategies.</i>		<ul style="list-style-type: none">■ <i>There are currently only 4 MLPs on the US public markets and we are the only one on the OTCQX;</i>■ <i>No cash dividend requirements;</i>■ <i>May focus on opportunities with greater potential over longer period;</i>■ <i>Suit for innovative investment strategy.</i>

MLP Structure

**MLP structure enables UC Asset to
not count on debt financing**

- Our debt/equity ratio have never gone over 10%.
- We have never issued any convertible notes, despite its being a common financing vehicles of many penny stock companies.

In our early stage, we rely 100% on equity financing. This has enables us to depart from conventional investments(such as stable income-producing properties with mortgage loans), and to invest into high-growth opportunities.

/Founded to Grow: A Team for Innovation

UC Asset's team are not typical real estate managers.



Larry Wu
FOUNDER

He managed a \$1 billion real estate portfolio before founding UC Asset. He has a strong technology background, working for Cisco System as its VP for Greater China. He had also advised some technology start-ups.



Greg Bankston
GENERAL PARTNER

A natural entrepreneur in real estate. Started my career as a successful real estate agent 20 years ago, I soon devoted my career in search for high-growth opportunities in real estate. I had founded 3 companies before joining UC Asset.

A Team for Innovation

In the past 5 years, our team have expanded to embrace a greater variety of talent and expertise:



Christal Jordan

A guru in entertainment industry (one of the fastest growing industries in Atlanta)



Kwanza Hall

Former US congressman and former Atlanta mayor candidate, joined to lead our cannabis property and historical landmark programs.



Harris Miller

Former President of Information Technology Association of America



/Our Team

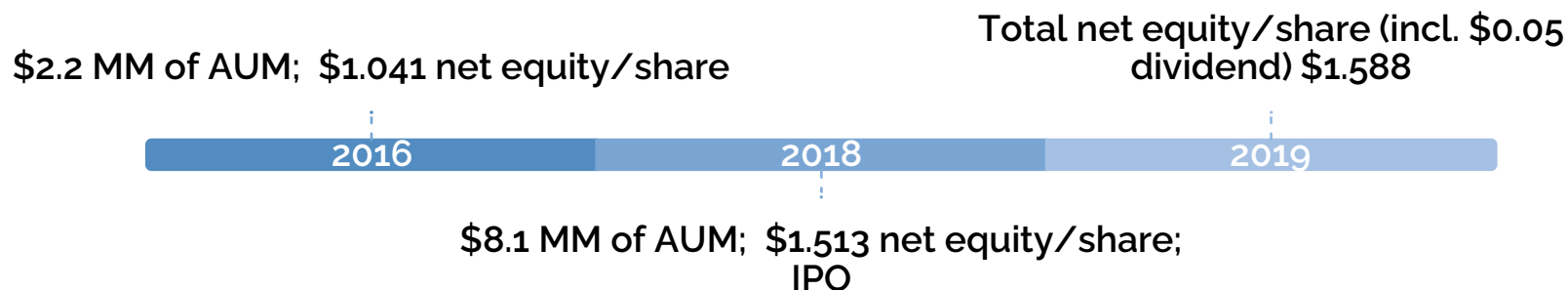
INNOVATION

+

We are founded 5 years ago. In the first 2.5 years, we have grown our book value per share by 50%.

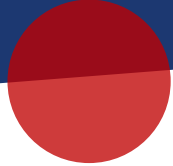
After going IPO in 2018, we maintained 20% average ROI on our single projects, and our book value per share keep growing for the year of 2019.

Our team
has stayed
innovative
and
adaptive,
and thus
achieved
fast growth



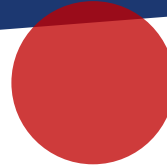
For the 12 months from June 30, 2020 to June 30, 2021

After took a hit in the first half of 2020 due to pandemic,
we quickly adapted our strategy and returned to fast growth



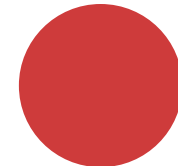
NET ASSET

Our net asset grew by
20% (All organic growth
without financing)



BVPS

Net Book Value Per
Share grew by the same
percentage



CASH

We built up a strong
cash reserve of over
\$2.7 million.



Part III

Innovation is Our Recipe to Growth



**We have proven we can achieve success by being innovative and adaptive, and
we will stay on this course.**

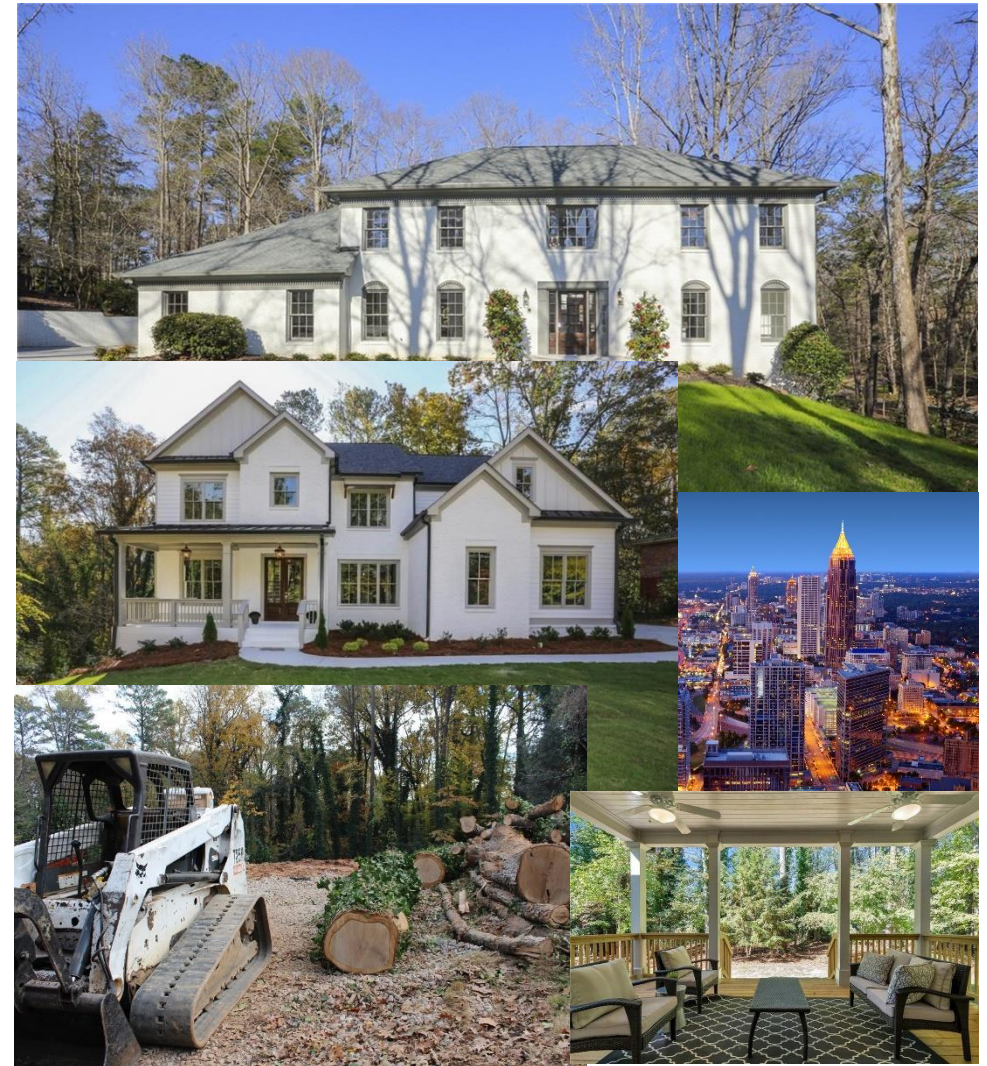


/Early Growth

We started our business focusing on purchasing distressed properties and turned them around, i.e., house flipping. We entered the market when there were still abundant supply of distressed properties from 2008 bubble bust (Atlanta house index didn't return to its pre-2008 level until the end of 2017).

The year when we started, average ROI of house flips in Atlanta area was 55% (Source: Money magazine, 2017)

We were very aware that this market wouldn't last. We were preparing ourselves for change from the beginning.



Cannabis Property

In 2020, in response to COVID-19 impact, we formed our first partnership with a Medical Agriculture company.

- The deal converts our farmland in Dallas, TX into a medical agriculture project.
- We partnered with a local company in Cannabis Extractions Sector, with a product line of CBD infused bottled water products. The company intends to farm, develop and produce hemp related products.
- We used this farmland as debt investment into the company. We are receiving stable cash interests at 8%.
- The debt is collateralized by the land itself.
- As upside, we may convert debt into equity if the venture succeed.



First Result of consistent pursuit

It's the first result of our consistent pursuit for opportunities in this emerging industry

We have been following opportunities of medical plant related properties ever since our inception.

We had made a short-term debt investment into a medical plant grower in early 2016;

We had entered into LOI with one of China's largest hemp farmer, to acquire farmland in China for hemp farming and CBD extraction, in 2017,





Timing

Regulation uncertainty regarding cannabis products held us back....but things have changed

- As a small start-up, we had great concern on whether we had adequate legal resources to navigate through regulation uncertainties.
- Our IPO in 2018, which subjected us to intensive SEC review, increased our level of concern.

The situation has dramatically changed since then.

/ Cannabis Properties

Cannabis related properties have produced some of the best performing stocks, including those listed on major exchanges

Success of those larger public entities provide great templates for us to navigate through regulations.

Innovative Industrial Properties (NYSE: IIPR) share price soared 1000% since end of 2017, in less than 4 years;

Power REIT (NYSE: PW) share price grew 1000% in past 2 years, since it started to expand its portfolio in Controlled Environment Agriculture greenhouse

On OTCQX (where our stocks are traded), last months, Cannabis REIT NewLake Capital Partners (OCTQX: NLCP) closed on its IPO raising \$102 million.





The timing is just right



Demographic and political change in Georgia (where we are based) and neighbor states is in favor of deregulation of cannabis industry.



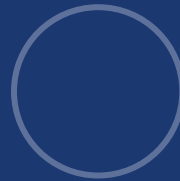
The recent addition of a former US Congressman from Georgia onto our team will enhance our ability in managing risks of regulations.

We are currently engaging a number of medical plant farmers, and we are ready to invest into real properties (green houses and farmlands) .
We expect those become a major part of our portfolio.



Part IV

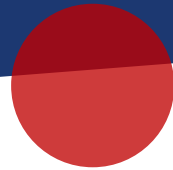
SHOC (Shared Home-office Clusters)



SHOC is another innovative strategy of real estate investment, catching on the trend of the blurring distinction among home, office and hospitality properties.



A new concept of property investment in response to two current trends.

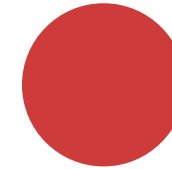


WORK

In 2020, remote working is blurring the distinct between residential and office properties.

56% of the U.S. workforce holds a job that is compatible with remote work (Kate Lister, 2019).

At least 16% of American workers will switch to working at home at least 2 days/week permanently, even after the pandemic (NATIONAL BUREAU OF ECONOMIC RESEARCH report, 2020)



TRAVEL

The same year, conventional hotels are losing ground to “home rentals” such as Airbnb (NASDAQ: ABNB).

Travel executives forecast a permanent reduction in business travel, even after Covid-19, of around 15% less to its pre-Covid level.

Meanwhile, Airbnb will need millions of new hosts to meet demand, according to its CEO Brian Chesky (April, 2021, CNBC)

SHOC Study

SHOC may be considered as a specific category, or
as an improved version, of Airbnb properties

Our market study shows that conventional hotels are losing customers to “home rentals” because their lack of privacy and lifestyle charm.

Meanwhile, customers who are not ready to shift to home rentals, usually complain about the location (home rentals are far from major airports or central business districts), and/or the absence of business facilities (office spaces, conference rooms, etc).

SHOC is designed to address the two concerns. It will combine business convenience with homestyle charm.



SHOC Criteria

SHOC is your home office on traveling

- SHOC will be located either adjacent to major airports, or to central business districts.
- SHOC will be equipped with home-office facilities such as hi-speed internet, video conferencing, easy access to office accessories such as printers and scanners, and other tools to empower today's business travelers.



First SHOC Property

On April 2021, we acquired our first SHOC property

- Adjacent to Atlanta's central business district;
- Right across the street from Martin Luther King Jr. Historic Park and Museum.
- Only 700 feet from a major exit of Interstate-75/85 going through downtown Atlanta.





/ ROI

Based on projection provided by our management partner, IRR may reach 33% over five-year period



Our projection is based on those facts & assumptions:

- Property purchase was paid full in cash;
- Secured a construction balloon loan of about half of purchase price.
- Construction will cost 50% higher than loan coverage;
- Revenue may be seen starting from 14th month and reach full potential by 24th month.
- Revenue and operating cost are same to similar properties.
- Management fee will be 20% and vendor fee will be 5% of gross revenue.
- Refinancing at 50% of fair market property value by the end of the third year.
- Will sell the property at 6.5% cap rate by the end of the fifth year.



Part V

Historic Landmark Investments and NFTs



**A high-tech solution to monetize the art value of historic landmark properties
without compromising their commercial value.**



Background

In 2020, block-chain technology expanded from cryptocurrency to digital arts (NFTs) and soon real estate.

The creation of Metaverse (a virtual reality based on block chain technology) blurred the distinct between “real” property and “virtual” property.

“Land” price in the metaverse called Cryptovoxels quadrupled in the first 2 ½ months of 2021;

In June, 2021, a virtual lot of land sold as an NFT in the open-world metaverse Decentraland, for a record amount of more than \$913,000.

/ NFTs and Metaverse

Long story short: NFTs and Metaverse monetize a buildings “intangible value” or “art value”

Physical rights to a building CANNOT be digitalized.

Aesthetic features, histories, and societal meanings of a building, all those contributing to its “art values”, can be digitalized.

We all know that historic buildings have enormous art value. For example, Empire State Building in NYC generates almost the same amount of revenue from tourism as from office renting, using only 1/25 of floor sq ft as its office space.

NFTs provide a state-of-art technology platform to digitalize and monetize art values of a building, in a way not imaginable before.





Our pilot NFT project is the Rufus Rose House in Downtown Atlanta

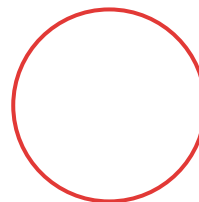
- Built in 1901 (Oldest Victorian Mansion in the city, more than 30 years older than the Empire State Building)
- Right in the heart of Downtown Atlanta.
- Registered as a National Historic Place since 1977.
- City of Atlanta official Landmark Building since 1989.



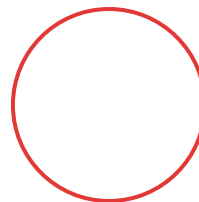
Work of process

It's still a pilot project, but we are confident

We have done a lot research and are partnering with a top-tier technology company in Cryptocurrency/NFT area.



This is a prime property even without the NFT element. Sitting right in the hear of downtown Atlanta, the commercial value of the property continues to grow.



If successful, the NFT sale may generate additional 50% to 100% return in the next 12 months.

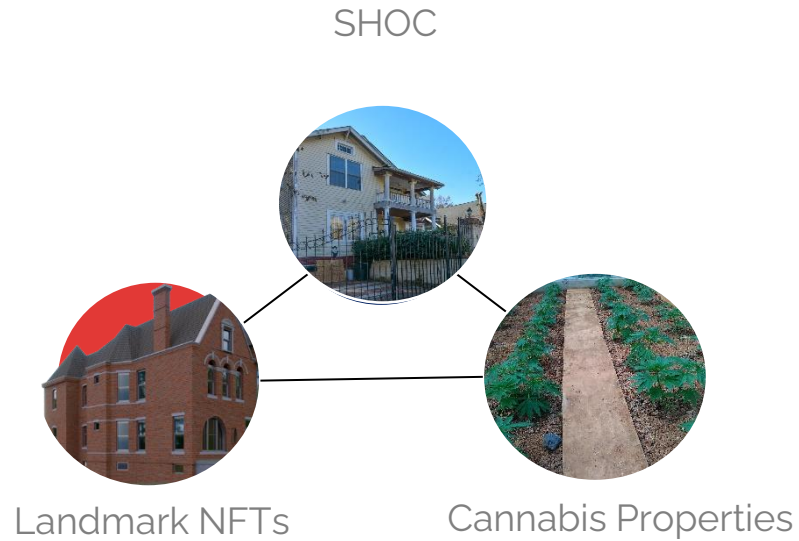


Conclusion



**We are advocating innovative investment models on several different frontiers.
And we are very aware of our restrained financial and managerial resources.**

Our Portfolio



We are testing water at three frontiers. We will likely concentrate on one or two of them after we find our sweet spots.

We will phase out the majority of current portfolio – residential properties – to make room for new products.



Meanwhile, we will actively raise capital to support our plan of growth

We have completed our Form 10 registration. We are actively researching the possibility of a secondary public offering.

We are also open to private placements. Our door is open to accredited investors who are interested into our investment strategy.

Anti-dilution

Our bylaw prevent us from issuing shares at price lower than our most recent audited Book Value Per Share. Therefore our financing plans, no matter how aggressive, will not dilute the interests of our current shareholders.



Thank You

Greg Bankston, General Partner

Email: Greg@UCasset.com

Investor Relations

IR@UCasset.com