



PRESENT

Datacenter facility Saint-Herblain, France

Fixed APR: 9%

This first operation on Lend will be a fixed income bond investment offering a contractual and fully predefined annual yield of 9%. Lend invests in a bond whose underlying asset is a real estate activity related to a data center. The return does not depend on the operational performance of the asset but on the proper execution of the underlying bond.

Funds raised, up to €500,000, will be invested in a bond issued by the company owning the asset, SAS Isabelle. In this context, Lend will benefit from a conventional mortgage on the data center located in Saint Herblain, up to the invested amount, including interest.

This will be a bond issuance carried out as part of a public offering of financial securities, subscribed and repaid in USDC, with no access to the issuer's equity.

Datacenter facility

Saint-Herblain, France

9%
APR*



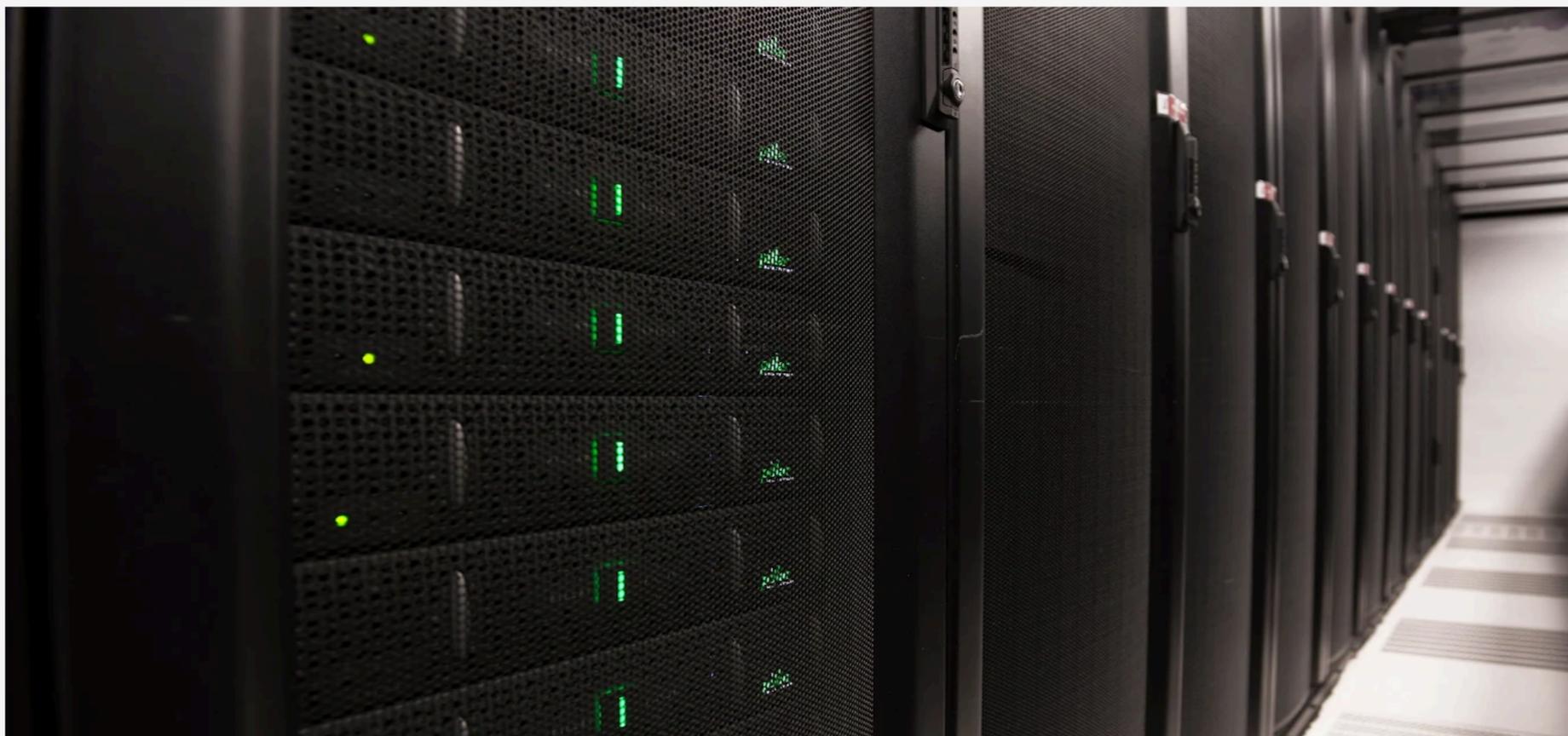
*The Annual Percentage Rate (APR) corresponds to the fixed return paid by the project, regardless of market developments or any resale. Returns are guaranteed by a bond contract with a mortgage covering the amount collected.

Datacenter facility

Saint-Herblain, France

9%

Fix APR*



1. Project Overview

The financed asset will be a commercial data center, in operation since 2008. It has been occupied by the same tenant for over fifteen years. A new lease signed in 2024 secures occupancy for an additional nine years, with indexed rent and long term visibility. This will be a bond issuance carried out as part of a public offering of financial securities, subscribed and repaid in USDC.

2. Key Facts and financial terms

Fundraising Target:

Up to €500,000, will be invested in a bond issued by the company owning the asset, SAS Isabelle. In this context, Lend will benefit from a conventional mortgage on the data center located in Saint Herblain, up to the invested amount, including interest.

Location: Saint-Herblain, Nantes Metropolitan Area

Asset: This first operation on Lend will be a fixed income bond investment offering a contractual and fully predefined **annual yield of 9%**. Lend invests in a bond whose underlying asset is a real estate activity related to a **data center**. The return does not depend on the operational performance of the asset but on the proper execution of the underlying bond.

APR: 9% fixed for one year and renewal every year during 5 years. An extension may be possible if the underlying bond itself is extended, subject to approval by SAS Isabelle and then by the investors, following a double validation process

Structure: Tokenized bonds

Underlying Property Value: ≈ €5,5M

Payout Frequency: Weekly

Operation Funding Date 01/26/2026

First income distribution: 02/04/2026

Instrument: Tokenized bonds (security tokens)

3. Asset Summary

The bond agreement between Lend and SAS Isabelle, bearing a 9% interest rate, is backed by an asset owned by SAS Isabelle, namely a data center. The property is a modern, fully operational data center designed for cloud and digital services.

It benefits from

- A long-term commercial tenant with a strong operational track record, currently leased at €600,000 per year
- Data center active since 2008 with continuous occupancy
- The same tenant has been operating for more than 15 years, demonstrating strong resilience
- A new commercial lease was signed in 2024, locking in the tenant for 9 additional years (tenant in place since 2009)
- A strategic position in a highly active economic zone
- 3,124 m² of operational space + 47 parking spots

The building is located in Saint-Herblain, a highly dynamic business district near Nantes, one of the largest and fastest-growing cities in France. Nantes benefits from a strong tech ecosystem, growing demand for server infrastructure, and a highly resilient commercial property market. This combination strengthens both the operational reliability and the long-term value of the asset.

4. Investment Highlights

- Exposure to a resilient asset class with long-term visibility
- Strong tenant profile and stable rental income
- Fixed yield not dependent on resale value
- Fractional, accessible, and fully digital investment
- Fully compliant structure with onchain distribution
- Onchain access to commercial real estate normally reserved for institutional or professional investors

Key Figures and Financial Structure

DATACENTER FACILITY — SAINT-HERBLAIN, FRANCE

Annual Yield (APR): 9%

Fundraising Amount: 500 000 €

DESCRIPTION	AMOUNT	COMMENTS
Total Fundraising Amount	500 000€	Up to €500,000, will be invested in a bond issued by the company owning the asset, SAS Isabelle. In this context, Lend will benefit from a conventional mortgage on the data center located in Saint Herblain, up to the invested amount, including interest.
Renovation, Compliance Upgrades & Optimizations	0 €	-
Provisions & Preventive Maintenance	0 €	-
Legal and Administrative Fees	(3.500€)*	SPV fees, contract drafting, due diligence, and notary services.
Lend fees	(32.500€)*	The fees charged by Lend are paid entirely by the company that owns the data center. No fees are passed on to users. The 9% yield is calculated net of these costs.
External financing (banks, etc.)	—	No external financing is used. The operation is funded entirely with this raise.

Total Fundraising Amount

500 000 €

Total amount to be raised to finance the operation (including all associated fees)

* This fees charged by Lend are paid entirely by the company that owns the data center. No fees are passed on to users. The 9% yield is calculated net of these costs.

Project Timeline (Operations and Capital Repayment)

January 26, 2026

Operation funding date

Users will be able to participate in this operation raise starting from just 10 USDC, with a 9% APR.

February 4, 2026

First weekly distribution of revenues

Starting on this date, weekly distributions begin at an annualized rate of 9%. Every Wednesday, users who invested in the operation will be able to claim their yield directly from the dashboard.

November / December 2026

Renewal vote for the operation.

Since this operation is structured as a one-year renewable agreement, every November users who invested in the project will have the opportunity to vote on whether to renew it for an additional year. The terms will remain strictly identical, and no action other than voting will be required from users. The decision will be made by majority vote, and renewal will also require approval from the owner of the data center's commercial property.

January 2027

Repayment of the operation's principal (only if approved by vote).

As mentioned above, an annual vote will be held among users to determine whether the operation should be renewed or not. If the vote is against renewal, the principal will be repaid on January of the corresponding year.

Visuals of the Data Center — Existing Infrastructure



What about Lend ?

Lend.xyz is redefining real estate investing for Web3 natives.

Lend is building a cross-chain tokenization platform that enables users to invest directly in real world real estate operations through fully compliant, short-term tokenized bonds. With minimum investments starting at **just 10 USDC** and yields averaging **8-15% APR**, Lend gives crypto holders **stable, high-yield opportunities** typically reserved for institutional players.

The platform is **LayerZero-native**, allowing them to mint and manage assets **across 123+ chains** - bringing true composability and DeFi utility to tokenized real estate for the first time.

Lend core team



Lucas
Co-founder



Nathan
Co-founder



Ambroise
Product designer



Aymeric
Smart-contract developer



Alain
Fullstack developer

Organizational Chart & Capital Structure

