

KEY INVESTMENT FACT SHEET

This crowdfunding offer has not been verified or approved by the National Securities Market Commission (CNMV) or the European Securities and Markets Authority (ESMA).

The adequacy of your experience and expertise has not necessarily been assessed before you were granted access to this investment. By making this investment, you fully assume the risk involved, including the risk of partial or total loss of the money invested.

Risk Warning

Investing in this crowdfunding project involves risks, including the loss of some or all of the money invested. Your investment is not covered by deposit guarantee schemes established in accordance with Directive 2014/49/EU of the European Parliament and of the Council (*). Your investment is not covered by the investor compensation schemes established in accordance with Directive 97/9/EC of the European Parliament and of the Council (**).

You may not get any return on your investment.

This is not a savings product and we recommend not investing more than 10% of your net worth in crowdfunding projects.

You may not be able to sell the investment instruments whenever you want. Even if you can sell them, you could still suffer losses.

(*) Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12.6.2014, p. 149).

(**) Directive 97/9/EC of the European Parliament and of the Council of 3 March 1997 on investor compensation schemes (OJ L 84, 26.3.1997, p. 22).

Pre-contractual cooling-off period for non-experienced investors

Inexperienced investors benefit from a cooling-off period during which they may, at any time, revoke their offer of investment or expression of interest in the crowdfunding offer at any time without the need to justify their decision and without incurring a penalty. The cooling-off period begins at the time the potential inexperienced investor makes an investment offer or expresses interest and expires four calendar days after that date.

Investors can exercise the right to revoke their investment by sending an email to contacto@urbanitae.com within a maximum of 4 calendar days from the time they made their investment.

In the event of withdrawal by the investor(s), Urbanitae reserves the right to close the project or to complete the initial investment target with new investors.

Summary of the operation

Offer identifier (LEI code of the promoting company)	959800AUA0NRZFJDEX79
Promoter	VIVZ COMERCIALIZADORA S.L.
Project Name	Alicante Proyecto Essence
Project Identifier	959800AUA0NRZFJDEX79000447
Type of offer and instrument	Equity Project: Entry of Urbanitae investors via Capital Increase
Target amount	2.000.000 €
Deadline	20 March

Part A: Information on the project promoter and the crowdfunding project

Promoter Information:

Developer information

Company name	VIVIZ COMERCIALIZADORA S.L.
Tax identification number	B-98603129
Registered office	Plaza Concordia, 4, Planta 1, 46900 Torrent, Valencia
Company organisation. Administrative body	Sole Administrator : MARTINEZ MARTINEZ JUAN CARLOS
Registered office of the administrative body	Plaza Concordia, 4, Planta 1, 46900 Torrent, Valencia
Description of the company and business plan	According to the Deed of Incorporation of February 27, 2023, before the notary Juan Pablo Sánchez Equinoa, under number 411 of his protocol order, his activity being among others the CNAE number 6831.
Number of employees	12 employees
Number of projects previously funded on the platform	2
Share Capital Structure	Limited Company (S.L.): VIVIZ COMERCIALIZADORA, S.L.: 3.191 €
Internet domain address	https://viviz.es/

DESCRIPTION OF FINANCIAL SITUATION Balance sheet 2024

Non-Current Assets	790.973,36 €	Equity	67.920,00 €
Current Assets	274.205,84 €	Non-current liabilities	515.017,54 €
Inventories	- €	Current Liabilities	482.241,23 €
Trade and other receivables	191.839,28 €	Current liabilities	41.302,41 €
Short-term financial investments	25.000,00 €	Trade and other payables	440.938,82 €
Cash and cash equivalents	57.366,56 €		
TOTAL ASSETS	1.065.179,20 €	TOTAL LIABILITIES + EQUITY	1.065.179,20 €

DESCRIPTION OF THE FINANCIAL SITUATION Profit and Loss Account 2024

Net income from turnover	2.151.082,41 €
Changes in inventories	-18.83 €
Other operating expenses	-1.153.263,60 €
Other Results	- 62.960,44 €
Operating profit	200.517,01 €
Financial expenses	-98.099,03 €
Profit before tax	102.427,44 €

The project promoter declares that, to the best of its knowledge, no data has been omitted, and the information is not substantially misleading or inaccurate. The project promoter is responsible for the preparation of this fundamental investment data sheet.

PropCo Information:

Propco information

Company name	GIRMARSA ALFAS S.L.
Tax identification number	B75832477
Registered office	Calle Constitución 15, 46600, Alzira
Company organisation. Administrative body	Sole Administrator : Vicente Girbes Barceló
Registered office of the administrative body	Calle Constitución 15, 46600, Alzira
Description of the company and business plan	According to the Deed of Incorporation of January 28, 2026, before the notary JOSE JUAN LLOBREGAT VAYA, under number 158 of his protocol order, his activity being among others the CNAE number 4110.
Number of employees	0 employees
Number of projects previously funded on the platform	0
Share Capital Structure	Limited company (S.L.) GIRMARSA ALFAS, S.L.: 3.000 €
Internet domain address	-

DESCRIPTION OF FINANCIAL SITUATION Balance sheet 2024

Non-Current Assets	- €	Equity	356.007,60 €
Current Assets	653.661,56 €	Non-current liabilities	- €
Inventories	510.122,66 €	Current Liabilities	297.653,96 €
Trade and other receivables	39.076,90 €	Current liabilities	283.278,96 €
Cash and cash equivalents	104.423,86 €	Trade and other payables	14.375,00 €
TOTAL ASSETS	653.661,56 €	TOTAL LIABILITIES + EQUITY	653.661,56 €

DESCRIPTION OF THE FINANCIAL SITUATION Profit and Loss Account 2024

Changes in inventories	410.122,66 €
Operating expenses	399.062,40 €
Profit from operations	11.060,80 €
Corporate income tax	39,14 €
Net profit/(loss)	- 117,40 €

Company Information:

Vehicle Company Information

Company name	EMERITA OPPORTUNITIES 3, S.L.
Tax identification number	B-2397870
Registered office	Calle Diego de León 25 – Bajo B, 28006, Madrid
Company organisation. Administrative body	Sole Administrator: SERVUS ATL DELTA, S.L.P. and Mr. Álvaro José Pavía Cervera as natural person representative
Registered office of the administrative body	Calle Diego de León 25 – Bajo B, 28006, Madrid
Description of the company and business plan	According to the Deed of Incorporation of October 29, 2025, before the notary Pablo de la Esperanza Rodríguez, under number 5608 of his protocol order, his activity being among others the CNAE number 4110.
Number of employees	0 employees
Number of projects previously funded on the platform	0
Share Capital Structure	Limited company (S.L.) EMERITA OPPORTUNITIES 3, S.L.: 3.000 €
Internet domain address	-

DESCRIPTION OF FINANCIAL SITUATION Balance Sheet 2024

Non-Current Assets	- €	Equity	3.000,00 €
Current Assets	3.000,00 €	Non-current liabilities	- €
Inventories	- €	Current Liabilities	- €
Trade and other receivables	- €	Trade and other payables	- €
Cash and cash equivalents	3.000,00 €	Other payables	3.000,00 €
TOTAL ASSETS	3.000,00 €	TOTAL LIABILITIES + EQUITY	3.000,00 €

DESCRIPTION OF THE FINANCIAL SITUATION Profit and Loss Account 2024

Income	- €
Operating expenses	- €
Operating result	- €
Corporate income tax	- €
Net result	- €

Project Essence involves the acquisition of two plots free of encumbrances for the development of 123 residential units over a total area of 13,000 square meters. The project has already obtained building permits. The development comprises 123 units distributed across 9 multi-family buildings, mainly consisting of 2-bedroom apartments, with some 1- and 3-bedroom options. Most units feature either a private garden or a solarium. Common areas include a swimming pool, landscaped green areas, and a children's playground. Some units also offer the option to incorporate a private pool or jacuzzi in the garden or on the solarium.

Regarding its location, the site is situated in the municipality of Alfaz del Pi, above the AP-7 motorway, 7 km from Benidorm and 50 km northeast of Alicante. The asset is located in a privileged natural environment, 5 km from the beach and the Serra Gelada Natural Park and 2 km from the town center. It is close to green areas, sports and leisure facilities, hiking and cycling routes, supermarkets, and schools, and benefits from good road connections to nearby municipalities as well as Alicante Airport.

Alfaz del Pi has experienced stable demographic growth in recent years, with a well-established residential base and a high proportion of foreign residents (51%), mainly from the United Kingdom, followed by Romania, Germany, Russia, Italy, and France. The municipality stands out for its high per capita income within the Marina Baixa region, exceeding that of Benidorm and Altea, with an economy primarily driven by tourism. **Part B: Main characteristics of the crowdfunding process and conditions for raising capital**

(a)	<p>Minimum amount of capital to be raised for each crowdfunding offer</p> <p>2,000,000 euros</p> <p>Number of bids (public or private) completed by the project promoter or crowdfunding service provider for the project concerned</p> <table border="1" data-bbox="184 848 1330 1080"> <thead> <tr> <th>Type of offer and instruments offered</th><th>Date of achievement</th><th>Amount [raised/borrowed] and target amount (including, in the case of currencies other than the euro, the euro equivalent and the date of the conversion rate)</th><th>Other relevant information, if any</th></tr> </thead> <tbody> <tr> <td>None</td><td>Not applicable</td><td>Not applicable</td><td>Not applicable</td></tr> </tbody> </table>				Type of offer and instruments offered	Date of achievement	Amount [raised/borrowed] and target amount (including, in the case of currencies other than the euro, the euro equivalent and the date of the conversion rate)	Other relevant information, if any	None	Not applicable	Not applicable	Not applicable
Type of offer and instruments offered	Date of achievement	Amount [raised/borrowed] and target amount (including, in the case of currencies other than the euro, the euro equivalent and the date of the conversion rate)	Other relevant information, if any									
None	Not applicable	Not applicable	Not applicable									
(b)	<p>Time frame for achieving the target capital to be raised</p> <p>March 20</p>											
(c)	<p>Information on the consequences if the capital raising objective is not achieved within the deadline</p> <p>In the event of not reaching the target of funds taken, investors will be returned their committed contribution within a maximum period of 5 working days from the aforementioned non-compliance, at no cost to investors.</p>											
(d)	<p>Maximum amount of the offer, if it differs from the minimum capital amount referred to in point (a)</p> <p>It doesn't differ.</p>											
(e)	<p>Amount of own resources committed by the project promoter in the crowdfunding project</p> <p>The amount of capital corresponding to the developer and its investors after the entry of the participatory financing will be equivalent to €875,000.</p>											
(f)	<p>Changes in the capital composition of the project promoter related to the crowdfunding offer</p> <p>PropCo will execute a capital increase by giving entry (i) to the users of the platform based on their committed contribution, assigning them a % of the share capital; and (ii) the developer.</p>											

Part C: Risk Factors

<p>Exposure of the main risks</p>
<p>Type 1 – Project Risk</p>
<p>Among the project risks that may cause the failure of the project are, but are not limited to: (i) legal aspects of the transaction and/or signing of the loan agreement, licenses at the administrative level (ii) the occurrence of adverse scenarios with a negative impact, such as the increase in associated costs or the decrease in the income to be received.</p>

Type 2 – Sector Risk

Risks inherent to the specific sector. Such risks may be caused, for example, by a change in macroeconomic circumstances, a reduction in demand in the real estate sector.

Type 3 – Risk of default

The risk that the project promoter may be subject to bankruptcy and other events affecting the project or the project promoter that result in the loss of investment for investors.

Such risks may be caused by a variety of factors, including, but not limited to: (serious) change in macroeconomic circumstances, mismanagement, fraud, funding not being in line with the corporate purpose, failure to raise the funding, or lack of liquidity.

Type 4 – Risk of lower than expected returns, delays or non-performance

The risk that the performance will be lower than expected will be delayed or that the project will default on principal or interest payments.

Type 5 – Risk of platform failure

The risk that the crowdfunding platform will not be able to provide its services, temporarily or permanently.

Type 6 – Investment illiquidity risk

Investors will not have the ability to obtain liquidity from their investment until the completion of the project.

Type 7 – Other risks

Risks that are, among others, beyond the control of the project promoter, such as political or regulatory risks.

Part D: Information on the offering of marketable securities and the instruments eligible for crowdfunding

(a)	Total amount and type of marketable securities to be offered (a) Name of the issuer: EMERITA OPPORTUNITIES 3, S.L. (b) Description: capital increase for the development of 25 homes in El Rompido, Huelva. (c) Capital amount: 2,000,000 euros. (d) Return of the capital after the repayment of the obligations contracted by the company.
(b)	Subscription Price The amount of the negotiable securities amounts to €2,000,000, with a minimum participation of €500 per investor.
(c)	Whether subscription overdemand is accepted and how it is allocated Overdemand is not accepted
(d)	Subscription and payment conditions Access to the subscription and payment conditions can be consulted in the investment contract that is available in the project documentation section published on the platform. It can be consulted in the investment contract (Annex I).
(e)	Custody and delivery to investors of negotiable securities The custody and delivery services to investors will be provided by LEMON WAY, registered in the Register of Payment Institutions of the Bank of Spain (BdE), under the heading "Community payment institutions operating in Spain without an establishment (Article 25 of Directive 2007/64/EC and Article 11 of Law 16/2009) and MANGOPAY, as an entity authorised by the Financial Sector Supervision Commission, in accordance with Directives 2009/110/EC and 2015/2366/EU.
(f)	Information regarding the guarantee or security interest with which the investment is guaranteed (if applicable): Not applicable

(g)	<p>Information regarding the firm commitment to repurchase negotiable securities</p> <p>Description of the repurchase agreement</p> <p>It is not planned, if a decision is necessary in this regard, it will be submitted to a Shareholders' Meeting where all investors will have the right to vote.</p> <p>Time Period for Buyback</p> <p>Not applicable</p>
(h)	<p>Interest rate and maturity information</p> <p>Not applicable</p> <p>Nominal interest rate</p> <p>Not applicable</p> <p>Date from which interest is payable:</p> <p>Not applicable</p> <p>Interest Payment Dates:</p> <p>Not applicable</p> <p>Maturity date (including interim redemptions, where applicable):</p> <p>Not applicable</p> <p>Applicable Performance:</p> <p>Not applicable</p>

Part E: Information on the Conduit Entity

(a)	<p>Is there a conduit entity between the project promoter and the investor?</p> <p>Yes</p>
(b)	<p>Contact details of the special purpose vehicle</p> <p>Web: https://www.ajptaxlegal.com/</p> <p>Email: inversores@ajptaxlegal.com</p>

Part F: Investor's Rights

(a)	<p>Principal rights inherent in negotiable securities</p> <p>Brief description of the main rights implicit in the instruments, grouped by groups, such as:</p> <ul style="list-style-type: none"> (a) Dividend rights: Yes (b) Voting rights: Investors will have the right to vote to approve a substantial change in the conditions of the project (c) rights of access to information: Yes (d) Pre-emptive acquisition rights in bids to subscribe instruments of the same class: No (e) Right to share in the issuer's profits: Yes
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	<p>(f) right to share in the surplus in the event of liquidation: Yes</p> <p>(g) Refund rights: No</p> <p>(h) Conversion Rights: No</p> <p>(i) clauses granting a joint right of exit in the event of an operational event: Not applicable</p> <p>Within the documentation associated with the project, the investor will have access to the Articles of Association of the Vehicle Company.</p>
(b) and (c)	Restrictions on Marketable Securities and Description of Any Restrictions on Trading Access to the restrictions to which negotiable securities are subject and the description of any restrictions can be consulted in the investment contract that is available within the documentation section of the project published on the platform. Review Annex I.
(d)	Investor's ability to divest from the investment Not possible through the Platform
(e)	In relation to equity instruments, the distribution of capital and voting rights before and after the capital increase resulting from the offer, assuming that all marketable securities are subscribed. Access to the distribution of capital and voting rights after the capital increase will be available in the private area of each of the users who have subscribed to the financing campaign. Voting rights will be maintained after enlargement.

Part G: Loan-Related Communications

Equity Project. This section does not apply.

Part H: Fees, Information and Remedies

(a)	The fees and costs borne by the investor in relation to the investments (including administrative costs resulting from the sale of eligible crowdfunding instruments) 0€
(b)	Where and how to obtain free of charge additional information on the crowdfunding project, the project promoter and, where applicable, the special purpose vehicle On the Platform's website. Within the published project in question, in the documentation section
(c)	How and to whom the investor can address a complaint about the investment or about the conduct of the project promoter or crowdfunding service provider In the event of a claim about the investment, you can contact contacto@urbanitae.com by electronic correct.

ANNEX