

**MEMORANDUM OF TERMS FOR THE PRIVATE PLACEMENT OF
PREFERRED STOCK SHARES SERIES E CERTIFICATES OF
TEMPLE ROSE HOLDING COMPANY INC., A WYOMING CORPORATION**

THIS TERM SHEET SUMMARIZES THE PRINCIPAL TERMS OF THE PROPOSED FINANCING OF TEMPLE ROSE HOLDING COMPANY INC. (THE “COMPANY”). THIS TERM SHEET IS FOR DISCUSSION PURPOSES ONLY; THERE IS NO OBLIGATION ON THE PART OF ANY PARTY UNTIL DEFINITIVE AGREEMENTS ARE SIGNED BY ALL PARTIES. THIS TERM SHEET DOES NOT CONSTITUTE EITHER AN OFFER TO SELL OR AN OFFER TO PURCHASE SECURITIES.

- Amount to be Raised:*** Up to \$136,200,000.
- Type of Security:*** 1,362,000 shares of Cumulative Callable Nonvoting Preferred Stock designated as Series E Preferred Stock.
- Security:*** Net equity of the company.
- Terms of purchase:*** Investors may purchase up to 1,362,000 shares of Temple Rose Holding Company Inc. Cumulative Callable Nonvoting Preferred Stock Shares Series E at the par rate of \$100.00 per share. The par value for each share of Preferred Stock is \$100, which pays a preferred annual dividend rate of 10%. The dividend is payable on a semi-annual basis on June 30th (5% is \$5.00 per share) and December 31st (5% is \$5.00 per share) of each year starting June 30th, 2026. The Preferred Stock shares are cumulative, in that any unpaid dividends accumulate if the company stops dividend payments for any reason. The Preferred Stock is also callable, in that the Company, at its sole discretion, has the right to call in or redeem the stock at \$110 per share after June 15, 2027.
- Closing Date:*** The initial closing of the issuance and sale of the Preferred Stock shall occur upon mutual agreement of the purchasers and the Company, and the Company shall retain the right to issue additional Preferred Shares from time to time until a maximum of \$136,200,000 has been raised or December 31st, 2025.
- Definitive Agreements:*** The issuance and sale of the Preferred Stock will be pursuant to a Preferred Stock Purchase Agreement in customary form.
- Purchasers:*** Participation in the offering is subject to a minimum \$500 investment.

Use of Proceeds:

The Company will use the proceeds of the offering for general corporate purposes at the Company's discretion. It is anticipated that \$136,200,00 will be used to fund residential, commercial, and industrial loans issued by a subsidiary of the company's primary operating company (Internal Lending company).