MONEY PROTECTS CAPITAL
LIMITED · DIFC

DIFC · DUBAI · UAE

MORTGAGE RELIEF SERIES · PUBLICATION NO. 02

Mortgage EMI Sleeping Period™

Press pause on the EMI. Keep the home. A regulated relief framework that suspends mortgage payments for up to 60 months — without forced sale, and without losing ownership.

EMI DURING CYCLE	OWNERSHIP	INTELLIGENCE
AED 0 · 60 months	100% · retained	MONIDR AI

MORTGAGE EMI SLEEPING PERIOD™

Mortgage relief · breathing room

60 months no EMI
100% ownership retained
AED 0 out-of-pocket

DFSA CATEGORY 3C · LICENCE CL7741

INSTITUTIONAL PRODUCT PUBLICATION

2026 EDITION · CONFIDENTIAL

A mortgage should never cost a family its home — or a business its momentum.

Rigid monthly EMIs are calibrated for the best of times. When cash flow tightens — a business cycle, a career transition, a rate environment — the conventional system offers only escalation: penalties, restructuring, and ultimately forced sale. The Mortgage EMI Sleeping Period™ is Money Protects Capital's regulated alternative: MPCL settles the bank loan, structures a new equity-release facility, and suspends EMI payments entirely for up to 60 months — while ownership stays exactly where it belongs.

AED 0/mo

EMI DURING THE CYCLE

No EMI payments required from your wallet for the 60-month sleeping period.

100%

OWNERSHIP RETAINED

Full title and ownership retained — zero forced sale throughout the cycle.

2 → 15 yrs

FLEXIBLE TENURE CYCLE

Cycle structures matched to your cash-flow horizon, extendable to 15 years.

IN THIS PUBLICATION

MONIDR ANALYSED

Most owners approaching MPCL have already repaid a **meaningful share of their loan** — the equity exists; only the structure is missing. This publication sets out the regulated mechanism for converting that equity into breathing room.

When cash flow tightens, the conventional system offers three exits. Each one destroys value.

A borrower under EMI pressure — a family, an SME, a corporate — faces a system designed to escalate. One missed payment starts a sequence that puts ownership and legacy at risk.

EXIT 01

Miss payments

Penalties compound, credit standing erodes, and the bank's recovery process begins. The default path is the most expensive path — and it starts with a single skipped month.

DEFAULT RISK

CREDIT DAMAGE

EXIT 02

Sell under pressure

A distressed sale rarely happens at fair value. Years of repayment are surrendered at sub-optimal market pricing — and the home or premises is gone.

FORCED SALE

VALUE LOST

EXIT 03

Refinance the debt

Restructuring extends the term and resets the interest clock. The monthly obligation survives — often larger over the loan's life — and the squeeze resumes within months.

EMI SURVIVES

TERM EXTENDED

THE FOURTH EXIT · MORTGAGE EMI SLEEPING PERIOD™

Settle the bank. Release the equity. Sleep the EMI for 60 months — with the title still in your name.

Bank loan	SETTLED
Monthly EMI	AED 0
Ownership	RETAINED
Out of pocket	AED 0

MONIDR DETECTED

The window matters: relief structured **before** the first missed payment preserves credit standing and negotiating position. Pre-default cases are precisely who this framework is built for.

The pressure is measurable — and the equity to relieve it already exists.

~50%

UAE RESIDENTS CITING COST-OF-LIVING STRESS

Household budgets are absorbing higher living costs while EMIs remain fixed obligations. Structured relief keeps families financially anchored in the UAE rather than forced into exits.

SOURCE: KHALEEJ TIMES NATIONAL SURVEY, 2024

6.3–6.9%

DUBAI GROSS RENTAL YIELD — THE RELIEF ENGINE

The same market that created the EMI pressure created the solution: property values and yields high enough for released equity, deployed into AAA instruments, to carry the structure.

SOURCE: GLOBAL PROPERTY GUIDE, Q4 2025

THE ANATOMY OF A SQUEEZED BALANCE SHEET

ILLUSTRATIVE OWNER · PART-PAID MORTGAGE

Property value 100%

REMAINING MORTGAGE ~38% | PAID-DOWN EQUITY ~62% · TRAPPED

The paradox of the pre-default borrower: **the more of the loan already repaid, the more equity sits trapped** — inaccessible at the exact moment monthly liquidity fails. MESP converts that trapped equity into the instrument of its own relief.

Equity-funded relief

No new wallet obligation. The asset relieves its own debt.

AED 650–700B

Dubai Economic Agenda D33 targets transforming UAE property into a yield-generating, institutionally structured asset class — the policy environment in which regulated, equity-funded mortgage relief operates.

SOURCE: DUBAI ECONOMIC AGENDA D33, 2023

Not three products. One financial operating system for property wealth.

Each MPCL innovation addresses a distinct phase of the property owner's balance sheet — relief, growth, and stability — orchestrated by a single intelligence layer.

THIS PUBLICATION

PHASE 01
RELIEVE

Mortgage EMI Sleeping Period™

Preserve cash flow. MPCL settles the bank loan; EMI pauses for up to 60 months. No forced sale.

INNOVATION NO. 2

PHASE 02
UNLOCK

Double Rental™

Unlock dormant wealth. Equity released into AAA capital-protected instruments; a second income stream joins the rental stream.

INNOVATION NO. 1

PHASE 03
STABILIZE

Fixed EMI for Life™

Stabilize future payments. Pooled notionals access institutional swap pricing; the EMI locks for the life of the loan.

INNOVATION NO. 3

POWERED BY

MONIDR AI · the intelligence layer

Continuously reads property value, dormant equity, mortgage load and rate sensitivity — routing each client to the right phase, with full projections in OptimizerAI™.

ANALYSE → RECOMMEND → SIMULATE

SHARED FOUNDATION
DFSA-regulated entity · ISDA / CSA documentation

SHARED PRINCIPLE
AAA capital protection · principal at face value

SHARED PROMISE
Zero out-of-pocket · ownership always retained

How a mortgage goes to sleep — and the asset pays for its own rest.

PROPRIETARY STRUCTURE · MPCL RELIEF ENGINE

ORIGIN

Your mortgaged property

Meaningful share already repaid · title in your name

STEP ONE

SETTLEMENT

MPCL settles the bank

Original loan fully closed · bank interest liability ends

YOUR SIDE · EMI **AED 0**

60-month sleeping period. No EMI from your wallet; all costs absorbed inside released equity.

STRUCTURE'S SIDE · AAA **Deployed**

Released equity works in AAA capital-protected products, compounding to progressively reduce the facility.

RESULT

Breathing room

60 months of zero EMI, extendable structures to 15 years, no forced sale — with the title never leaving your name.

WHAT ENDS IMMEDIATELY

- The monthly EMI obligation to the bank
- Bank interest accrual on the original loan
- Default-path pressure: penalties, recovery, forced sale

WHAT BEGINS

- 60-month sleeping period · cycle extendable to 15 years
- AAA deployment compounding against the facility
- At maturity: repay only the residual outstanding amount

Five stages between EMI pressure and a paused mortgage.

01

Digital evaluation via OptimizerAI™

CLIENT · MINUTES

Complete a digital evaluation at app.moneyprotects.com/optimizerAI. KYC, AML, mortgage-statement upload and property checks are handled instantly — MONIDR maps your relief scenario before any commitment.

02

MPCL settles the bank loan

MPCL · FULL SETTLEMENT

MPCL pays off the current bank mortgage in full — extinguishing the bank interest liability and the standard EMI requirement in a single settlement.

03

Equity released against the property

INSTITUTIONAL PARTNERS

With the property now unencumbered, institutional partners structure a new equity-release facility under ISDA Master Agreement and CSA frameworks.

04

All costs absorbed inside the structure

AUTOMATIC · NO CHEQUE

Transaction, structuring and bank-settlement costs are absorbed inside the released equity. There are no upfront fees — you write no cheque at any point.

05

AAA deployment · progressive reduction

COMPOUNDING ACROSS CYCLES

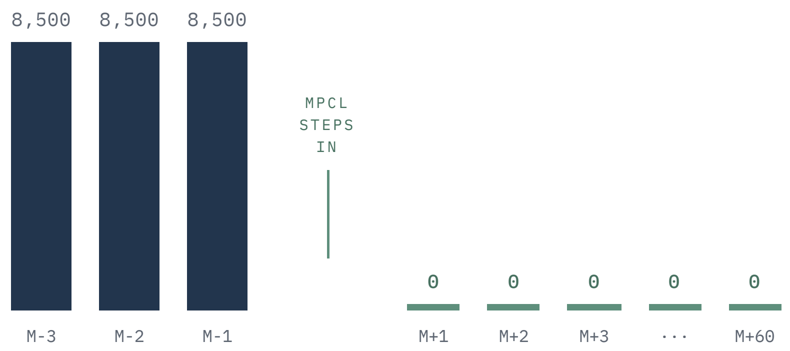
Released equity is deployed into AAA capital-protected structured products, compounding across rollover cycles to progressively reduce the outstanding facility — so at maturity you settle only the residual.

CYCLE TERMS 60 MONTHS NO EMI · EXTENDABLE TO 15 YEARS · NO FORCED SALE

A worked example: AED 8,500 a month becomes zero, the day MPCL steps in.

MONTHLY EMI OUTFLOW · ILLUSTRATIVE HOUSEHOLD

AED / MONTH · MONIDR SIMULATED · ILLUSTRATIVE



AED 510K

of EMI outflow lifted from the household over 60 months, in this illustration.

ILLUSTRATIVE · SUBJECT TO ELIGIBILITY AND STRUCTURING · NOT A FORECAST OR GUARANTEE

60 mo SLEEPING PERIOD · EXTENDABLE

Short-term cash-flow constraint is wiped from the household or business budget, with flexible cycle structures from 2 up to 15 years to match your horizon.

Residual only AT MATURITY

Compounded AAA returns progressively reduce the outstanding facility — at maturity you retain the flexibility to repay only the residual, not the full original loan.

Your relief scenario is mapped before you upload a single file.

MONIDR · MORTGAGE RELIEF TERMINAL

SESSION · ILLUSTRATIVE READ-OUT

MORTGAGE SCAN · SUBJECT FACILITY

PROPERTY VALUE	AED 2.00M
REMAINING MORTGAGE	AED 0.76M
UNENCUMBERED EQUITY	AED 1.24M

> MONIDR DETECTED: RESIDUAL EQUITY SUPPORTS FULL RELIEF

RELIEF METRICS

92 — RELIEF INDEX

A+ — PROTECTION SCORE

60 MO — SLEEP WINDOW

STRONG — RELIEF SIGNAL

> MONIDR RECOMMENDS: PHASE 01 · SLEEPING PERIOD™

SCENARIO RUNNER · CYCLE PATHS

STANDARD CYCLE	5 YEARS
EXTENDED	10 YEARS
MAXIMUM	15 YEARS

> MONIDR SIMULATED: RESIDUAL CURVES · FULL RUN IN OPTIMIZERAI™

EMI DURING CYCLE AED 0 ▲ OWNERSHIP 100% ◆ NO FORCED SALE ▲ AAA DEPLOYMENT ACTIVE ◆ IL

MONIDR ANALYSED

Property value, remaining mortgage balance and structuring eligibility — continuously, before you commit.

MONIDR FORECASTS

Residual-facility curves under each cycle length — every cost and every assumption visible.

MONIDR MONITORS

Live relief-cycle health across the full tenure inside OptimizerAI™ — app.moneyprotects.com/optimizerAI.

Five layers stand between your capital and the market.

LAYER 01	**Regulatory perimeter** DFSA Category 3C Credit Licence CL7741 (DIFC) · mainland entity MPFS under SCA Licence 1314415	SUPERVISED
LAYER 02	**Legal documentation** All derivatives governed under ISDA Master Agreement with Credit Support Annex (CSA)	DOCUMENTED
LAYER 03	**Instrument quality** Deployment restricted to AAA-rated, capital-protected structured products · principal at 100% face value	PROTECTED
LAYER 04	**Independent validation** Pre-money valuation by Crowe Mak · transaction advisory by Baker Tilly International	VALIDATED
LAYER 05	**Client integrity controls** Full KYC / AML / CTF screening on every application · digital audit trail from first interaction	SCREENED

BUILT FOR THE UAE

Bilingual English and Arabic support, deep expertise in UAE property law, and documentation aligned with DLD and RERA guidelines — so relief is executed cleanly within the local system.

WHAT WE DO NOT PROMISE

Outcomes are targets, not guarantees. All figures are illustrative and subject to eligibility, structuring and market conditions. This publication is not financial advice, an offer, or a solicitation.

DFSA CAT-3C | ISDA / CSA | CROWE MAK | BAKER TILLY | DLD / RERA ALIGNED

Five criteria. Five documents. Five stages.

YOU QUALIFY IF

01 You have paid down a meaningful portion of your loan

02 Property is in the UAE — residential or commercial

03 Asset shows clear residual unencumbered equity

04 Valid title deed in your name or corporate entity

05 UAE resident, NRI, or local SME / corporate

WHAT YOU WILL NEED

A Valid Emirates ID or passport

B Existing bank mortgage statement

C Copy of title deed

D Property valuation report

E KYC / AML compliance documentation

THE CLIENT JOURNEY · MESP STRUCTURING FLOW

01 **Analyze**
MONIDR maps your relief scenario

02 **Settle**
MPCL closes the bank loan in full

03 **Structure**
equity release under ISDA / CSA frameworks

04 **Pause**
60-month zero-EMI sleeping period begins

05 **Succeed**
facility progressively reduced · residual only

MONIDR ELIGIBILITY ENGINE

Receive an instant eligibility status and sleeping-period scenario map before uploading any file.

CHECK ELIGIBILITY
app.moneyprotects.com/optimizerAI

MONIDR

MORTGAGE EMI SLEEPING PERIOD™ · PUBLICATION NO. 02

Breathing room, without losing your home.

TALK TO MONIDR

Scan to start your conversation with our AI Advisor.

moneyprotects.com/monidr →

GET IN TOUCH

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