

Secured Real Estate Lending for Cash Flow Equity Capital Funding Group Fund XI

We are excited to provide a stable predictable high yield private lending debt fund, secured by real estate, with a protection of principal escrow provided by the sponsor and redemption clause features provided for liquidity. Our management team has historically had very low default rates and collected the principal anticipated returns upon completion of the foreclosure process.

- ❖ Fund XI allows investors in real estate to capture a fairly predictable 9.5-10.5% or more return on their capital with quarterly payments
- ❖ The Fund is managed by principals with over 30 years experience in the private lending real estate sector, including thousands of transactions and hundreds of millions of dollars of loans
- ❖ After a short deployment period of 90-days and an 18-month lock-up period, you can request return of your capital
- ❖ Typically, these conservative loans are paid as agreed over 98% of the time, therefore providing the stable yield and security of principal
- ❖ The Sponsor is depositing up to 2% of the portfolio (not to exceed \$500k) to provide an additional layer of security in the portfolio
- ❖ There are no subscription or acquisition fees for participation
- ❖ There is a 2% annual management fee
- ❖ There are no redemption fees, unless there are special circumstances regarding timing
- ❖ \$100,000 Minimum Investment

The Market

We lend nationwide, typically to real estate professionals in both the residential and small commercial real estate space. We typically lend in states that are landlord and investor friendly, with eviction and foreclosure laws to protect the asset.

The Portfolio Management

Your investment is secured by real estate at a loan to value, typically less than 70%, which usually allows for a foreclosure sale adequate enough to recoup the principal when a default occurs. The portfolio management team has experienced historical default rates of less than 3%, with actual losses of less than 1% of the portfolio value. By providing a 2% escrow, the sponsor can purchase loans that may not be paid as agreed. When paid as agreed, typically the less than \$2 million loans are paid within maturity periods of 12-24 months, with interest collected monthly. Full details are in the PPM.

Investor Expectation

Investors can expect ECFG to put their capital to work within the 90-day deployment period, to receive stable cash flow at an anticipated 9.5-10.5% annual rate of return and to receive a distribution of capital within 90 days of the request on a best-efforts basis, after the 18-month lock-up period. Investors can expect us to use our skills and our escrowed capital to mitigate their risk of default and loss of up to 2% of the portfolio. We focus on building wealth by protecting clients capital with the lowest fees possible.

Alignment of Objectives

ECFG gets paid when the investor receives payment. Our management fee is paid as the portfolio produces its yield, after proper deployment. The investor receives an 8% preferred return and any return above that is split 80/20 between the LP and GP. This alignment of being paid when our investors are paid provides a flexible way for investors to retain purchasing power in their available real estate capital. The fiduciary passes the highest levels of background & credit scrutiny.

We welcome your inquiries and your interest in our private placement debt fund.

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