



F STREET

Private Credit Investments

F Street gives accredited investors the opportunity to earn interest by investing in multiple private lending investment structures, each with unique access to our rigorously underwritten loans.



Dear Investor,

Welcome to F Street! We're excited to offer you access to a suite of private lending strategies designed to match your investment style, desired involvement, and return expectations.

We offer three distinct options: the **Private Debt Fund**, **F Street** $\$Y\text{N}\text{C}$, and F Street **Edge**.

The **Private Debt Fund** is ideal for passive investors seeking consistent income. With a \$50,000 minimum, it offers 10% annual interest, monthly payments, and full diversification—without liability for defaults or legal costs. It's simple, low-risk, and liquid at the fund level.

F Street $\$Y\text{N}\text{C}$ suits investors ready to deploy \$2-\$5 million or more into specific, high-conviction real estate loans. It targets a 12% return, includes a 50 bps origination bonus, and offers monthly payments depending on loan cash flow. While returns are higher, capital is locked for the loan term, and investors assume some deal-level risk.

F Street Edge offers hands-on control with F Street's support. With a \$10 million minimum, you hand-pick deals, earn a 13% return and a 100 bps origination bonus, and we help manage the process. Like $\$Y\text{N}\text{C}$, it comes with higher upside and risk, as **Edge** participants are responsible for 100% of the funding.

We designed these options to provide flexibility and alignment, allowing you to choose how active you want to be while maintaining the confidence of working with a trusted, knowledgeable team with over 16 years of lending experience.

We're glad to have you with us and look forward to helping you make the most of your capital.

Best regards,

The F Street Team

Investment Comparison

Private Debt Fund: Our flagship investment, 10% annual interest, paid monthly or compound your earnings.

SYNC: You provide the funding, we handle the rest. Earn 12% on high-conviction real estate loans you fund.

Edge: Partner with F Street and hand-pick the deals you want to participate in. We'll help fund each deal.

Feature	Private Debt Fund	F Street SYNC	F Street Edge
Investment Minimum	\$50,000	\$2,000,000	\$10,000,000
Diversified Portfolio	✓ Yes	✗ No (deal-specific)	✗ No (deal-specific)
Monthly Interest Payments	✓ Yes	✓ Yes; Pending cash flow	✓ Yes; Pending cash flow
Liquidity via Fund-Level Exit	✓ Yes	✗ Locked until term ends	✗ Locked until term ends
Loan Funding Requirements	✗ No	50% FUND WITH F STREET	100% YOU'RE IN CONTROL
Targeted Return Rate	10%	12%	13%
Origination Bonus	✗ No	50 bps	100 bps
Loan Extension Fee(s)	✗ No	20%	20%
Underwriting Rigor	✓ Yes	✓ Yes	✓ Yes
Loan Default Liability	✗ No	✓ Yes	✓ Yes
Foreclosure Cost Liability	✗ No	✓ Yes; Entity-level	✓ Yes; Entity-level
Litigation Cost Liability	✗ No	✓ Yes; Entity-level	✓ Yes; Entity-level
Dormant Cash Management	N/A	✓ Yes; Money Market	✓ Yes; Money Market
Monthly Financial Reporting	✗ No	✓ Yes	✓ Yes



How it Works

SYNIC *EDGE*

When you want to become a private lender, but want to lean on the infrastructure and 16+ years of experience, you don't have to look any further than F Street. Here's how these investments work:



Application Received

Our team reviews the deal and determines if it meets our lending criteria. Once determined that we have a potential loan for funding, we begin for internal review.



Loan Approved for Funding

Our Property Valuation and Underwriting teams establish that the asset value and borrower criteria are approved for funding.



Your Funding Approval

We'll send notification and funding details for your approval. We are funding this deal, regardless of your decision, that way you know it's a deal we are comfortable with and that has passed our rigorous underwriting standards.

SYNIC

**You Fund
50% of Deal**

EDGE

**You Fund
100% of Deal**



Deal Funds and Closes

Assuming you approved, we handle closing with the borrower and fund the deal. You receive an initial payment for the Origination Fee Bonus, then as monthly loan payments are made.

SYNIC

**You Receive
50 bps for
Origination**

EDGE

**You Receive
100 bps for
Origination**



Loan Payoff

After completing project and making monthly interest payments, the loan is paid back in full and proceeds are distributed to the respective account(s). Funds are then eligible to be placed in a Money Market, Returned, or used for another deal.

SYNIC

**You Receive
50% of Loan
Proceeds**

EDGE

**You Receive
100% of Loan
Proceeds**