



F STREET

Private Lending 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 Edge**, and **F Street SYNC**.

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 Edge suits investors ready to deploy \$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 SYNC 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 entire process. Like **Edge**, it comes with higher upside and risk—though, with **SYNC** we are helping to fund half of each deal, which reduces exposure.

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.

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

SYNC: 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 <i>Edge</i> | F Street SYNC |
|-------------------------------|-------------------|--------------------------|-------------------------------|
| Investment Minimum | \$50,000 | \$5,000,000 | \$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 | 100% | 50% <i>FUND 2X MORE DEALS</i> |
| 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 *EDGE* SYNC

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.

EDGE

**You Fund
100% of Deal**

SYNC

**You Fund
50% 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.

EDGE

**You Receive
50 bps for
Origination**

SYNC

**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.

EDGE

**You Receive
100% of Loan
Proceeds**

SYNC

**You Receive
50% of Loan
Proceeds**