

FUND NAME	Trophy Point Investment Group LLC (Atlanta, GA)
FUND INVESTOR OFFERING	LLC - Fixed-Rate/Income Debenture Notes offered to Investors Private Placement: Reg D, 506c offering
FUND PURPOSE	Generate higher yield via private real estate, secured loans to individuals on fix & flip or buy-rent-refinance strategies on single-family and multifamily assets at 6-9 month terms.
TRACK RECORD (Inception Aug 2020)	47 months: \$145+ million lent across 762 loans as of June 2024 Currently 0% loss of principal default rate Currently 95% on-time payment history from borrowers
FUND SIZE	\$62.6 million / 266 active loans as of June 2024
PARTNER'S EQUITY	\$8 million (we take first loss on all loans before investors do)
RISK PROFILE	<ul style="list-style-type: none"> • Investor funds are pooled and not tied to any single loan performance • All loans made are first position/senior secured and carry personal guarantee • Loans typically made at 65-70% Loan to Value of secured asset • Loans are short term: 6-9-month terms; typically interest only • Small average loan size: \$100-\$250K • Lending in SE USA & foreclosure-friendly states (can foreclose within 90 days)
INVESTOR SECURITY	Debenture Note on all assets (the loans) of LLC; all investors equal in seniority
FUND TERM	LLC evergreen, Investor Debenture Note is 60 months
REDEMPTIONS	Lock up for first 18 months, 90-day redemption notice thereafter
NOTE FIXED RATE YIELDS (based on investment amount)	<ul style="list-style-type: none"> • 8%: Standard investments \$25,000-\$249,999 • 10%: Standard investments \$250,000-\$999,999 • 10%: Retirement (IRA, 401k) investments \$25,000-\$249,999 • 10.5%: Retirement (IRA, 401k) investments \$250,000-\$999,999 • 12%: All investments (Standard and Retirement) \$1,000,000+
INTEREST DISTRIBUTION FREQUENCY	Quarterly
OPTION TO AUTO-INVEST/COMPOUND	Yes, on a quarterly basis
DISTRIBUTIONS START	Upon Investing
TAX TREATMENT	Investors receive 1099-INT
RETIREMENT INVESTMENT OPTION	Yes - Below \$250K: 10% and Greater than \$250K: 10.5% (this is better than the S&P historical average)
MUST BE ACCREDITED	Yes
REPORTING FREQUENCY	Quarterly with monthly supplemental updates
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