

F STREET

AUDIT YOUR PORTFOLIO

REAL ESTATE

INTRODUCTION



Scott Lurie
Founder

F Street invests across a number of verticals, including real estate lending, development & acquisition, and emerging market tech. We provide accredited investors with access to our easy-to-use platform for investing in alternative real estate assets and funds.

INTRODUCTION



Mitch Ferraro
Investor Relations

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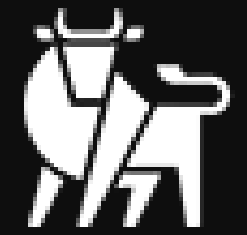


INVESTMENT STRATEGY

OUR APPROACH

We specialize in revitalizing communities and adding value through strategic developments and targeting lending, balancing stakeholder interests across multifamily, industrial, and residential development projects.

CURRENT INVESTMENT VERTICALS



Exploring our core areas of focus: lending, industrial, and multi-family. Each vertical showcases our commitment to innovative and strategic real estate investment solutions, designed to meet the diverse needs of our communities and investors.



Lending

Financial Empowerment

Provides crucial funding to real estate investors, bridging the gap in the market with flexible, timely solutions. Our lending vertical supports projects from inception to completion, ensuring liquidity and stability.



Industrial

Strategic Commerce

Focuses on developing modern industrial spaces in key locations, catering to the evolving needs of the Midwest's economy. These projects are designed to support growth and innovation within the industrial sector.



Multifamily

Community Growth

Targets value-add and ground-up multi-family projects, enhancing living spaces and community standards. Our multi-family investments aim to create sustainable, vibrant communities for residents.

BUILDING A PORTFOLIO

Define Goals

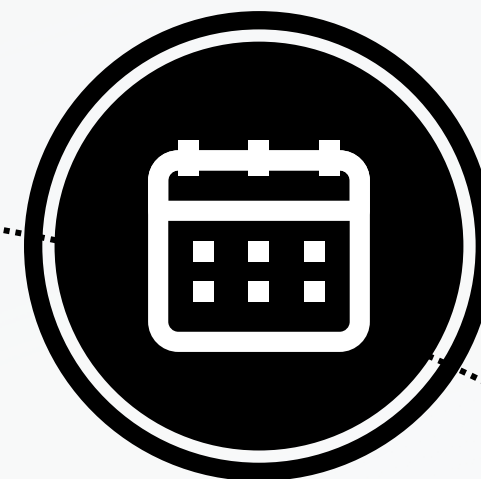
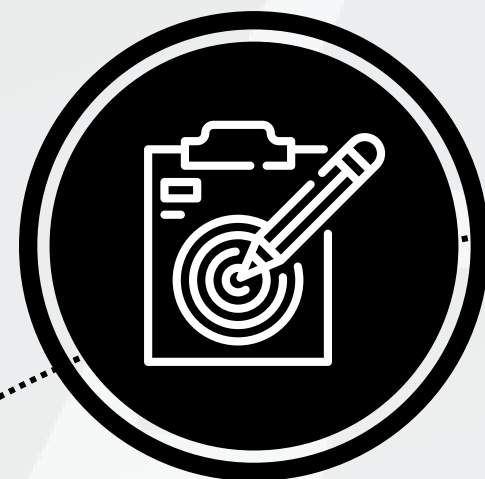
Choose what you aim to achieve with your investments, such as earning extra money for retirement or building wealth for your family's future.

Risk Profile

Determine how comfortable you are with the risk of your investments fluctuating. This will help you find the right balance between potential gains and peace of mind.

Timeline

Consider how soon you need your investment returns. Your choices might vary if you're looking for short-term gains versus long-term growth for retirement or legacy.





DEFINE GOALS

Defining what you are looking to achieve is the first step in crafting a successful investment strategy. It helps ensure your financial actions align with your personal and long-term goals.

Cash Flow: Aim for specific monthly income, e.g., "\$10,000 in monthly cash flow at retirement."

Wealth Building: Grow overall wealth for legacy, such as "Leaving wealth for my children."

Liquidity: Ensure some investments can be easily liquidated if needed.



RISK PROFILE

Understanding your comfort with risk is crucial; there's no right or wrong choice, only what works best for you. This understanding guides how you build a portfolio that matches your comfort and objectives.

Risk Takers: Potential for higher returns for those can handle volatility, while accepting that the end result is not guaranteed

Risk Averse: Steady, more predictable investments that minimize sleepless nights while keep your capital safe and returns consistent

Adjustment & Balance: Finding your place on the risk spectrum and periodically reorganizing your portfolio as your priorities change is key





RETHINKING RISK

If your portfolio dropped 20% overnight, as many did in March 2020, how would that impact your retirement?

Volatility Tolerance: Can you comfortably withstand such volatility, or is it time to seek more stable ground?

Portfolio Resilience: How can adding real estate provide a cushion, offering a more resilient asset class to your mix.

TIMELINE

INVESTMENT HORIZON

Long Term

Wealth Growth

Patience and potential; assets that are expected to grow in value, perfect for long-range goals like retirement.

Mixed Strategy

Life-stage Adaptation

Combining both allows you to be responsive to market conditions while still exhibiting potential for long term growth

Short Term

Immediate Returns

Quick returns or cash flow; ideal for when you need money readily available for upcoming expenses or opportunities.

Investment timelines aren't one-size-fits-all; they shift with life's stages and personal milestones. While certain portfolio mixes are commonly seen at different ages, the best strategy is unique to your individual journey and financial landscape.



REAL ESTATE

WHY REAL ESTATE IS AN IMPORTANT
COMPONENT OF YOUR INVESTMENT
PORTFOLIO



REAL ESTATE FUNDAMENTALS

TANGIBLE ASSET:

Real estate is a physical investment, creating a sense of security and familiarity.

APPRECIATION

Typically, real estate gains value over time, providing a hedge against inflation and contributing to wealth building.

LEVERAGE

Borrowing to invest is common, enabling larger investments with less capital and typically lower risk compared to other markets.

ADVANTAGES

REAL ESTATE

TAX BENEFITS

From deductions on mortgage interest to depreciation, real estate can significantly lower tax bills, improving investment yield.

INFLATION PROTECTION

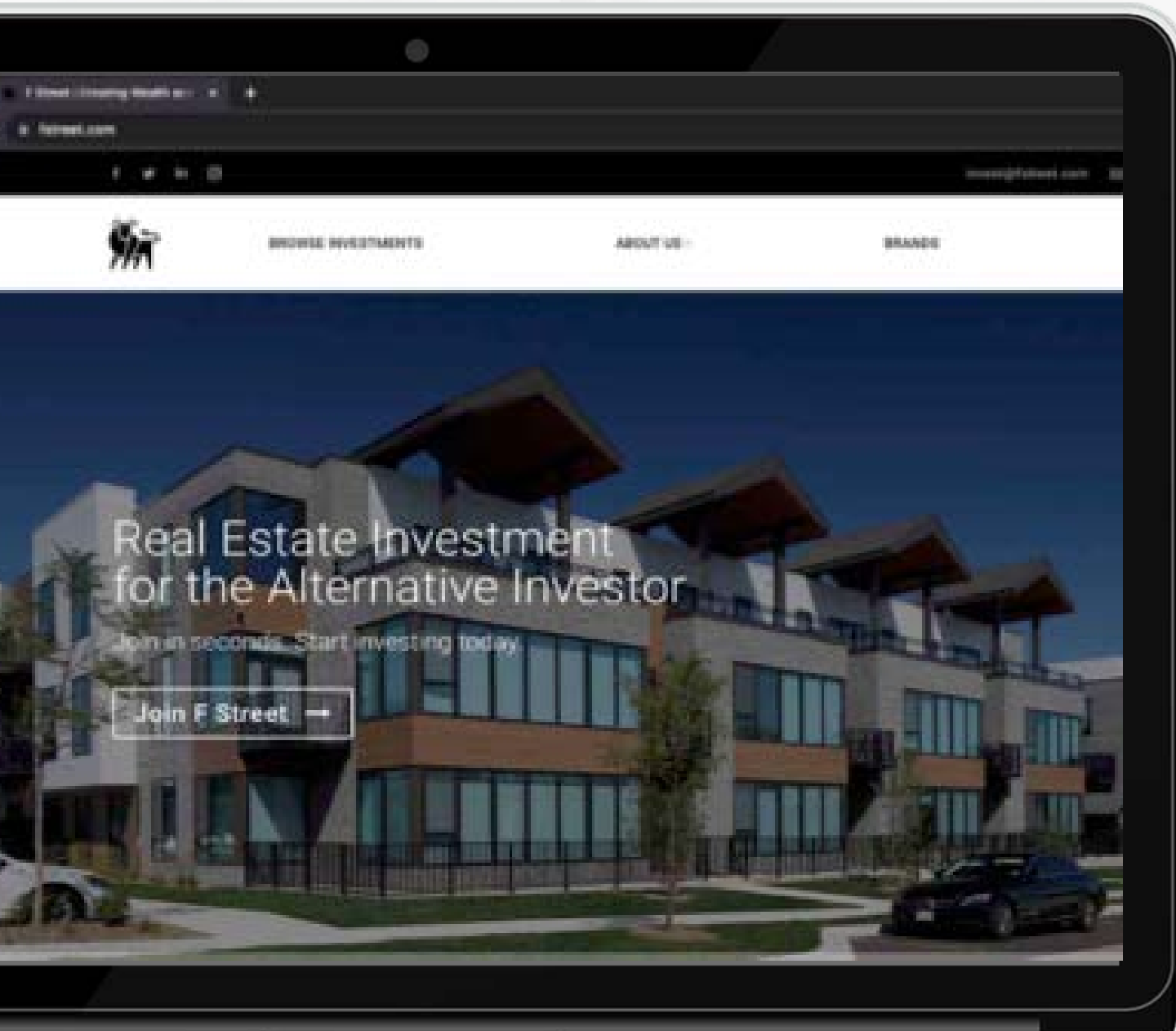
As costs of living increase, so often does property value and rental income, safeguarding your purchasing power.

CONSISTENT CASH FLOW

Real property can offer a steady stream of income through rent, presenting a clear advantage over investments that only appreciate on paper.

DIVERSIFICATION

Real estate often moves independently of stocks and bonds, providing portfolio diversification that can reduce overall risk.



INVESTMENT OPTIONS

Defining what you are looking to achieve is the first step in crafting a successful investment strategy. It helps ensure your financial actions align with your personal and long-term goals.

REITs: Invest in real estate like stocks with low management effort but also lower growth potential.

Crowdfunding: Join online platforms for collective investments. Accessible, but fees impact returns and projects move slowly.

Direct Investment: Buy rental properties or fix-and-flips. Hands-on, with high risk/reward requiring significant effort.



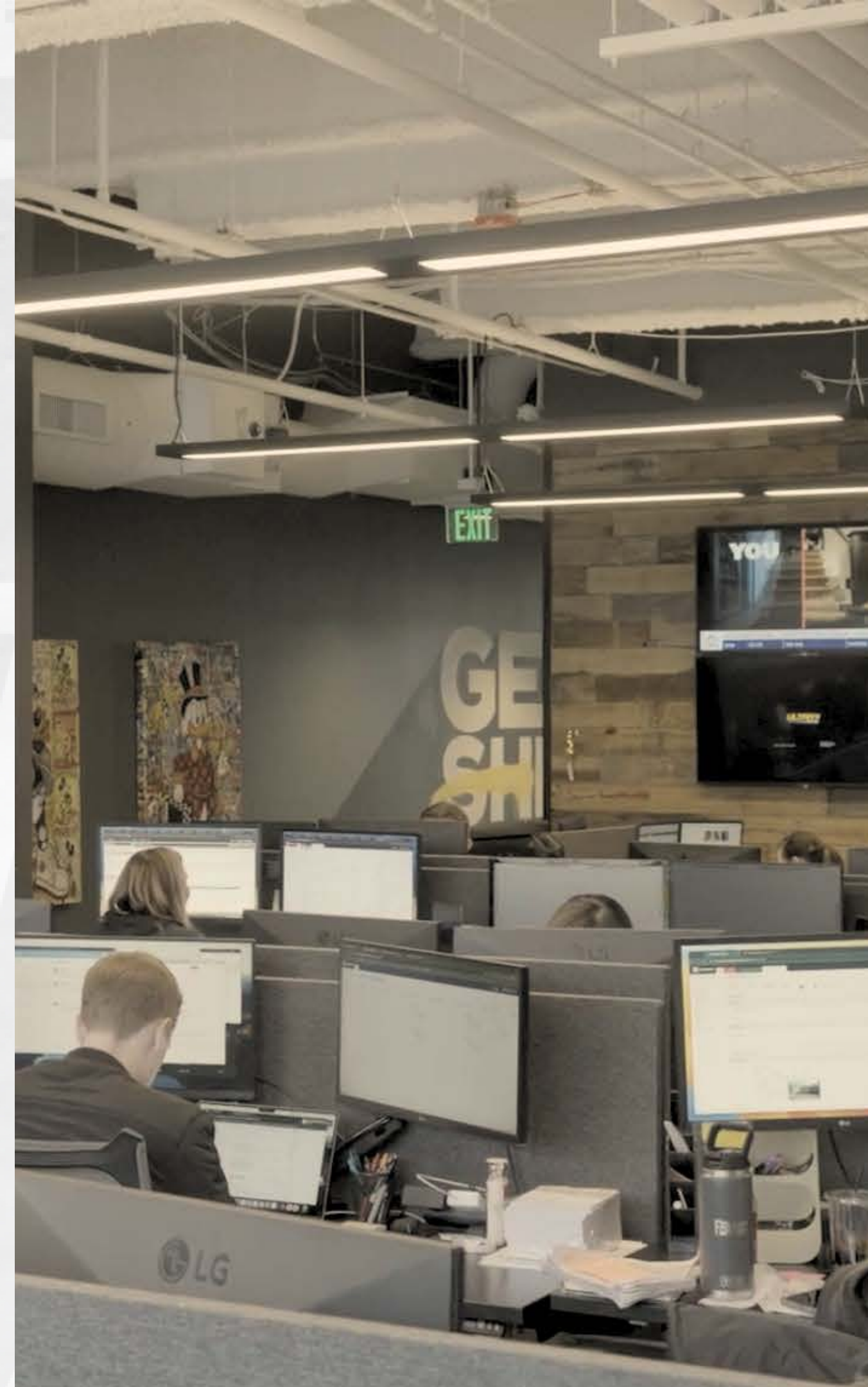
F STREET

F Street offers unique ways to add real estate to your portfolio, designed to meet your investment goals.

F Street Debt Fund: Fixed monthly cash payments, offering a steady and predictable income stream directly into your account.

Ground-Up Equity Deals: Greater potential over longer periods. Tax benefits, leverage, and appreciation are powerful factors for growth.

Value-Add Equity Investments: Targets distressed assets with potential, offering faster pathways to cash flow compared to ground-up projects





PRIVATE DEBT FUND

STEADY EARNINGS

Invest in F Street's Private Debt Fund for a 10% yield on real estate-backed lending, offering monthly payments and enhancing portfolio stability.

SECURE INVESTMENT

Your investment is used for short-term lending at 15% interest, secured by first lien position on properties, with a minimum hold period of one year and flexible repayment options.

WHO IS THIS FOR?

PRIVATE DEBT FUND

- 1. RETIREES SUPPLEMENTING INCOME**
Ideal for retirees looking to boost their monthly income with stable, reliable cash flow.
- 2. HANDS-OFF INVESTORS**
Those interested in the housing market but without the desire or ability to manage properties directly.
- 3. STEADY RETURN SEEKERS**
Suitable for investors at any stage who prioritize a consistent 10% return with minimal risk.
- 4. EXPENSE PLANNERS**
For individuals with fixed monthly expenses wanting an investment that directly covers these costs.
- 5. SAVINGS BOOSTERS**
Attractive to savers seeking to outperform traditional savings accounts or CDs with higher returns.
- 6. DIVERSIFIERS**
Great for anyone looking to diversify their portfolio beyond stocks and bonds with a tangible asset class.
- 7. RISK-AVERSE INDIVIDUALS**
Beneficial for investors wary of market fluctuations seeking a more predictable investment outcome.

HOW IT WORKS

PRIVATE DEBT FUND

SAMPLE INVESTMENT

\$120,000

1-Year Min. Investment Period

MONTHLY YIELD PAYMENT

\$1,000

Paid at the end of the month

TAX DOCUMENTS

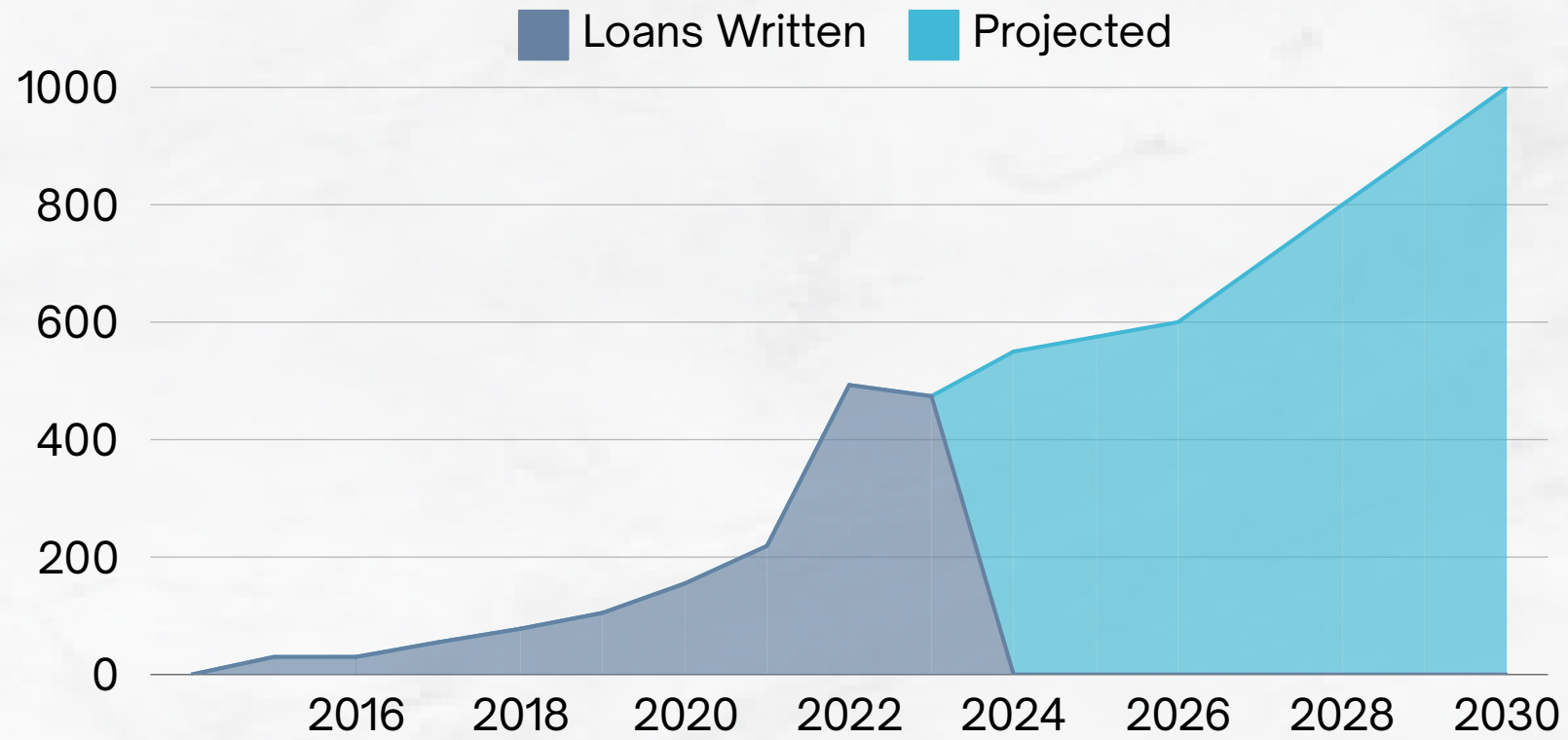
1099-INT

Reported as interest income

INVESTMENT RETURN

90-DAY

Two-way call return period



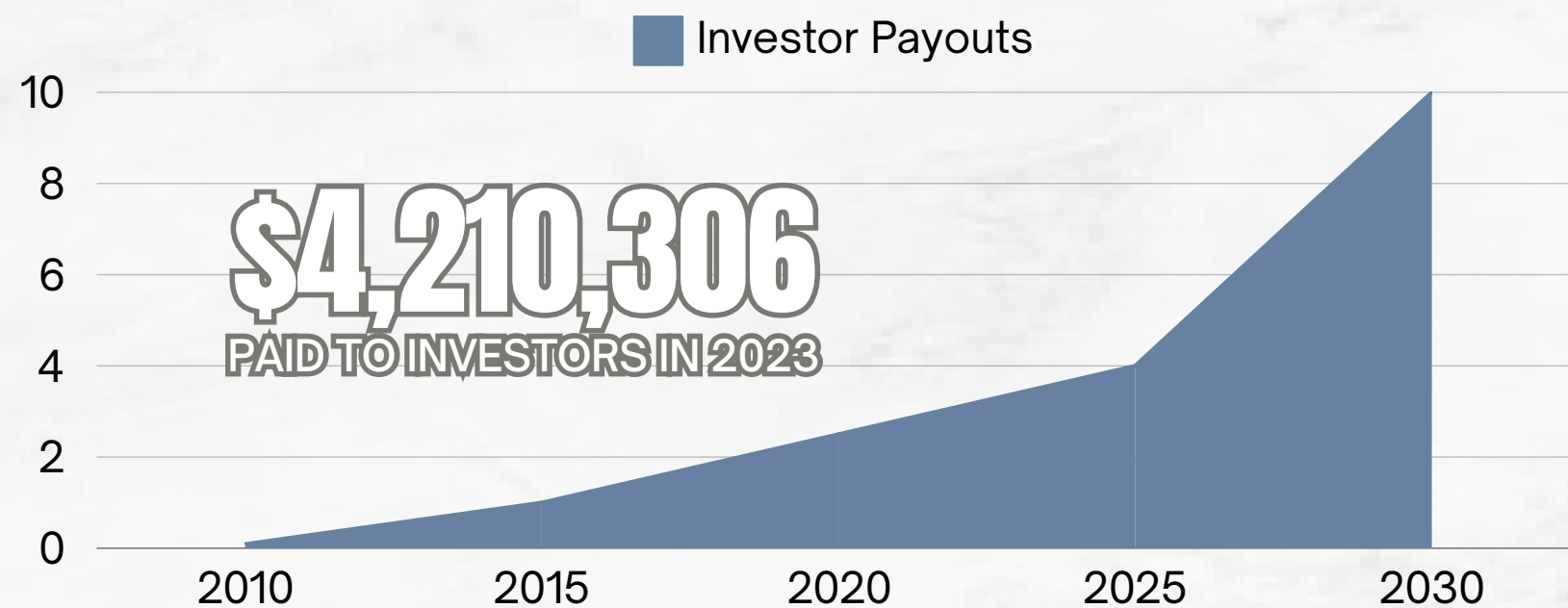
FUND BENEFITS

Consistent Payouts: F Street has never missed a monthly in 15+ years of business.

Capital Demand: Experienced huge demand for capital, reflecting the fund's critical role in the market.

Stability & Liquidity: For investors looking to avoid long market wait times and seeking immediate returns."

Monthly Returns: Delivers returns in cash monthly, providing regular income to investors.



THE HARD MONEY CO.



- ◆ **FLIPPING**
Funds for real estate investors to renovate and flip homes.
- ◆ **SECURED**
Loans collateralized with 1st lien on each property for security.
- ◆ **CAPPED**
Maximum loan limited to 65% of property's after repair value
- ◆ **DIVERSIFIED**
Spread across over 600 different properties for risk distribution.

thehardmoneyco.com



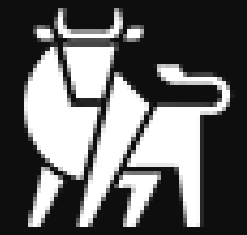
GROUND-UP EQUITY DEALS

Preferred Returns: Longer-term investments that prioritize returning equity as soon as possible; investors earn a preferred return while their capital is deployed.

Continued Equity: Even after capital is returned, investors maintain equity in the project, fostering long-term wealth creation and opportunities for further investment.

Real Estate Benefits: These investments leverage real estate's advantages—appreciation, leverage, and development incentives—to boost returns and wealth growth potential.

PAST SUCCESS



F Street delivers Ground-Up Equity Deals that align with investors financial goals. Our approach has consistently led to the successful developments, satisfying investors with tailored solutions that capitalize on real estate's potential.



Greenlink Residences

Brown Deer, WI

Greenlink Residences offers a fresh take on apartment living in Brown Deer, WI, featuring modern units, extensive amenities, and a vibrant community space for social engagement.



Lakeshore Commons

Oak Creek, WI

Lakeshore Commons is a future-focused community, offering a blend of sustainable homes for sale and rental living, all set against the backdrop of Lake Michigan and Lake Vista Park.



Southpoint Commerce Park

Appleton, WI

Tannery Falls merges modern living with the charm of Sheboygan Falls, offering unique floor plans, upscale amenities, and a prime location for an unparalleled lifestyle.

STRUCTURE

7% Preferred Return to Outstanding Class A Equity

100% of all Free Cash Flow to Class A Members until their Capital Contribution is returned in full

50% Cash Flow / Sale and Refinance Proceeds to Class A Members

50% Cash Flow / Sale and Refinance Proceeds to Class B Member

ACTUAL INVESTMENT

AMOUNT : \$100,000

Equity Share: \$100,000 investment for 1.587% ownership equity in the entity as a whole.

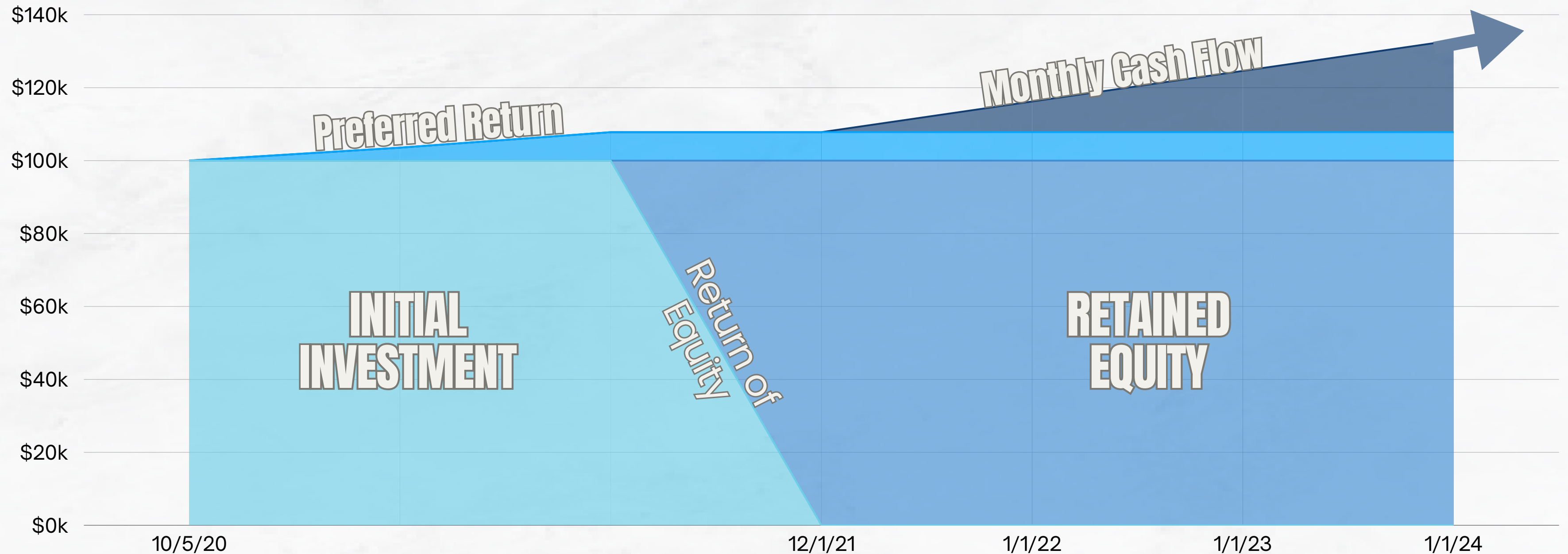
Preferred Returns: 7% preferred annual return starting October 5th 2020; post loan closing.

Completion & Income: Construction completed and tentants in place by July 2021.

Refinance & Distribution: Refinance in November 2021 returning investor capital plus 7% accrued pref.

INVESTMENT RETURN TIMELINE

\$100k Initial
Investment





RESULTS

Preferred Earnings: The investor earned \$7.8k in preferred returns during the deployment of their capital.

Full Reimbursement: All of the investor's capital was returned within 13 months due to a refinance event.

Continuous Cashflow: The investor continues to receive **\$8400/year** with no capital remaining in the deal.

Equity Retention: Despite the capital being redeployed, the investor retains equity in the investment. They stand to gain a 1.587% share of any future sale proceeds, ensuring long-term benefits.



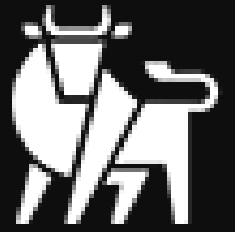
VALUE-ADD ACQUISITIONS

Fast Performance Boost: Focus on quickly enhancing an asset's performance, streamlining the path to stabilization and cash flow generation.

Shortened Investment Horizon: Reduces wait time for investors, offering a quicker route to realizing the upside potential while maintaining the benefits of equity investments.

Proven Expertise: F Street's active management and seasoned track record position it as a leader in maximizing value-add opportunities.

PAST SUCCESS



F Street excels in transforming distressed assets into valuable, cash-flowing investments, uniquely skilled at rapidly enhancing value and stabilizing properties to meet investor expectations.



Corners of Copley

Akron, OH

The Corners of Copley represents a standout acquisition and hotel conversion by F Street, where a distressed asset has been fully rented, successfully returning investor capital.



The 42

Milwaukee, WI

The 42 is a renovation buildout by F Street, transforming an old Pabst bottling building into a vibrant space with consistent, high-quality tenants, now actively returning investor capital.



Tannery Falls

Sheboygan Falls, WI

Tannery Falls merges modern living with the charm of Sheboygan Falls, offering unique floor plans, upscale amenities, and a prime location for an unparalleled lifestyle.

BENEFITS

VALUE-ADD ACQUISITIONS

Community Support

Development incentives and backing from local leaders, enhance project viability and profitability.

Efficient Timelines

Existing infrastructure shortens project timelines, accelerating the path to stabilization and disposition

Equity Retention

Retained equity after capital is returned opens the door for reinvestment while growing portfolio

This strategy is ideal for strategic investors seeking faster, tangible returns with the added benefit of community support and infrastructure advantages, alongside those who value the opportunity to reinvest and accelerate their investment journey through retained equity.

BUILDING A PORTFOLIO

Defining Success

Have these strategies sparked ideas for achieving your financial targets? Consider how real estate could advance your goals.

Risk & Real Estate

With an understanding of risk profiles, where do real estate investments fit within yours. Can F Street's approach enhance your comfort level?

Timeline Strategies

What's your ideal timeline for financial growth or income? How do F Street's offerings, from debt funds to equity deals, align with your schedule for success.





FUTURE PIPELINE

LAKE SHORE COMMONS SUMMIT + GROVE

www.oclakeshore.com

Location: Oak Creek, WI
Build Completion: 2025
Investment Open: Q1 2024
Status: Capital Raise

132 UNITS

Development Cost
\$39,000,000



PIPELINE ACTIVITY



RIVER POINT DISTRICT

Location: La Crosse, WI
Est. Construction Start: 2024
Est. Investment Open: 2024
Status: Pre-Development

164 UNITS

Est. Development Cost
\$50,000,000



PIPELINE ACTIVITY



BROWN DEER GARDEN STYLE

Location: Brown Deer, WI
Est. Construction Start: 2024
Est. Investment Open: 2024
Status: Pre-Development

148 UNITS

Est. Development Cost
\$45,000,000



PIPELINE ACTIVITY



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JANESVILLE WATERFRONT

Location: Janesville, WI
Est. Construction Start: 2025
Est. Investment Open: 2025
Status: Pre-Development

125 UNITS

Est. Development Cost
\$40,000,000



PIPELINE ACTIVITY



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SOUTHPOINT COMMERCE PARK

PHASE 4

Location: Appleton, WI
Est. Construction Start: 2024/25
Est. Investment Open: 2024/25
Status: Pre-Development

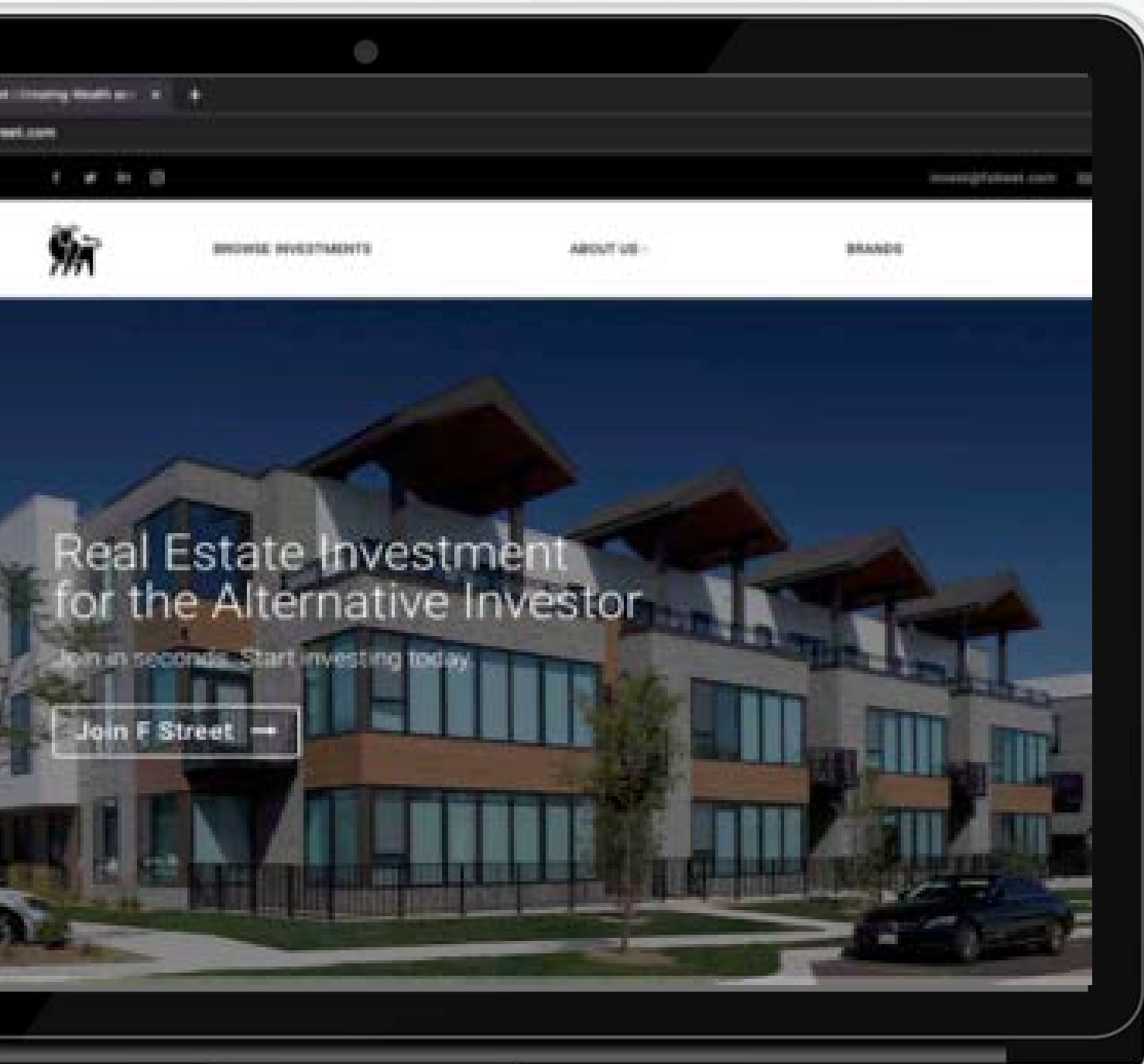
250,000 SQ.FT.

Est. Development Cost
\$20,500,000



PIPELINE ACTIVITY





EASY SUBSCRIPTION PROCESS

STREAMLINED ACCESS

Visit fstreet.com to effortlessly browse open projects and express your investment interest with just a few clicks.

COMPREHENSIVE VISION

Our comprehensive portal provides detailed insights into your investment status and returns, keeping you informed and engaged.



EARN YOUR BADGE

Why should you get accredited with F Street? Well, for starters, it's FREE. Plus, you'll get easy access to any investment opportunity we offer, the ability to join exclusive webinar and investment strategy sessions with our team, and score some pretty amazing F Street swag along the way for being part of our family.



AUDIT YOUR PORTFOLIO

QUESTIONS



LETS INVEST TOGETHER

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