



LIMITLESS Cashflow Fund

Invest passively into Secured Debt Backed by Ground Up Construction



8% Annual Fixed Returns with Distributions Paid Quarterly to Passive Investors
Invest \$250k and receive **targeted \$5,000 paid quarterly**
Distributions start in month 2 with an **18 month minimum lockup period**

- In uncertain times, diversify the volatile stock market and add stability to your portfolio
- Would additional monthly income help you sleep better at night?
- How would additional income support your lifestyle and retirement goals?

Accredited Investor - receive consistent monthly cash flow secured by land

LIMITLESS Cashflow Fund Private Money Fund

1. Fund Overview:

LIMITLESS Cashflow Fund is a private money fund specializing in construction loans for residential properties that meet specific investment criteria. The fund focuses on short-term, high-yield lending, ensuring capital security through stringent underwriting standards and comprehensive loan structuring.

3. Loan Structure and Security:

All loans provided by LIMITLESS Cashflow Fund will adhere to the following structural guidelines:

- **First Trust Deed Security ("First Lien position"):** Each loan will be backed by a first trust deed, ensuring primary lender security in the event of default.
- **Personal Guarantees:** Borrowers are required to provide personal guarantees to further mitigate risk and align financial interests.
- **Loan Duration:** Construction loans must have a target completion timeline of 12 to 24 months loan terms.
- **Exclusive Builder Selection:** Loans are extended only to highly vetted, long-standing builders with a track record of successful project execution.
- **First Right of Refusal:** The fund retains the first right of refusal to acquire or refinance any subordinate loans attached to the property.
- **Interest Reserves and Owner's Representative Services:** In certain cases, loans may include interest holdbacks to cover debt service during construction, as well as owner's representative services to

5. Performance Monitoring and Exit Strategy:

The fund actively monitors all investments to ensure compliance with agreed-upon timelines and budgets. Exit strategies include:

- Sale of completed homes at market value.
- Refinancing options with long-term lenders.
- Enforcement of trust deed security in case of default.

2. Investment Criteria:

To qualify for financing under LIMITLESS Cashflow Fund, construction projects must meet the following conditions:

- **Favorable Sale-to-Cost Ratio:** The combined land acquisition and construction cost must be no more than 70% of the projected sale value of the completed home (70% LTV max).
- **High-Demand Markets:** Properties must be located in highly populated areas with strong market liquidity and demand for new housing.
- **Experienced Construction Teams:** The general contractors and development teams must have a proven track record with at least ten years of industry experience, and a minimum of six completed units within the last three years.
- **Financial Strength of Principal:** Borrowers must demonstrate a healthy balance sheet, sufficient liquidity, and financial capacity to support the project.

4. Risk Management and Due Diligence:

LIMITLESS Cashflow Fund implements a rigorous risk management process, including:

- Comprehensive financial analysis of borrowers and projects.
- Third-party appraisals and feasibility studies.
- Regular progress monitoring and milestone-based disbursements.
- Strict compliance with lending regulations and best practices.

6. Fund Objectives and Investor Benefits:

LIMITLESS Cashflow Fund aims to provide investors with:

- Stable returns through secured construction loans.
- Short investment cycles with defined exit strategies.
- Portfolio diversification within a stable real estate sector.
- Capital protection through conservative underwriting and strong collateralization.

This investment policy serves as a framework for disciplined and strategic deployment of capital, ensuring consistent performance and risk mitigation in the construction lending market

DISCLAIMER

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