



# INVESTMENT SUMMARY

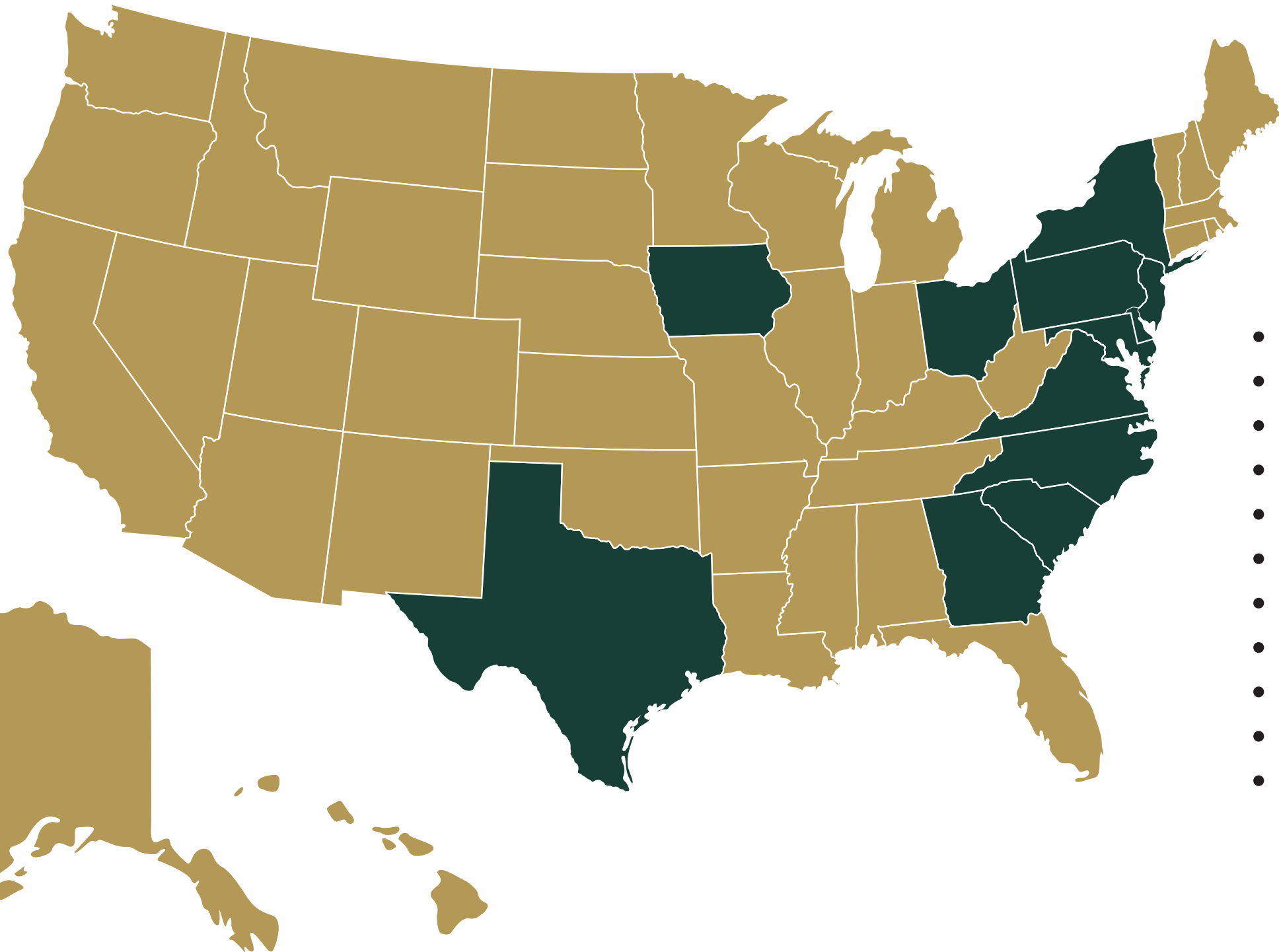
StableRock Fixed  
Income Fund





# EXECUTIVE SUMMARY

StableRock Fixed Income Fund is an offering of StableRock Capital Fund LLC, a Delaware limited liability company. The Fund has been organized to conduct the following business in conjunction with StableRock's lending partner Y2 Lending: to make, purchase, originate, fund, acquire, and/or otherwise sell loans secured by interests in real or personal property located across the United States, with a primary focus in the states below.



- Pennsylvania
- New York
- New Jersey
- Maryland
- Delaware
- Ohio
- Texas
- Iowa
- Georgia
- South Carolina
- North Carolina

## Investment Objectives

- Provide Monthly Cash Distributions
- Protect And Preserve Investor Principal
- Mitigate And Manage Investment Risk
- Provide The Potential For Inflation Protection



# STABLEROCK FIXED INCOME FUND - HIGHLIGHTS

## High Current Yield

- 12% Annual Yield committed to investors
- 1% Monthly Cash Distributions, unless reinvestment elected

## Protection of Principal

- 1st position lien on underlying collateral
- 2nd position lien in rare cases, with additional underwriting requirements
- Liquidity available after 6 month lockup period, with 90 days written notice

## Mitigation of Risk

- Loan maturity average of 6 months
- Typically 65% LTV, up to a maximum of 75% LTV
- Fund's investment is spread across multiple loans
- 6 Year Track Record on underwriting guidelines and process





# STABLEROCK FIXED INCOME FUND VS. OTHER INVESTMENTS

Investing with StableRock Fixed Income Fund offers distinct advantages in terms of returns and risk management when compared to traditional investment avenues like the stock market, bonds, and typical real estate investments.





# WHY DO BORROWERS CHOOSE ALTERNATIVE FINANCING OVER TRADITIONAL BANK LOANS?

Generally, borrowers seek private money lending for the following reasons:

## PRIVATE MONEY LENDING VS. TRADITIONAL BANK FINANCING

- **SPEED AND RELIABILITY**

Borrowers are looking for speed and reliability through a specialty finance provider

- **LONGER LOAN**

Banks seek much longer loan durations than private money lenders

- **FEDERAL REGULATIONS**

Banks are generally prohibited by federal regulations to loan on distressed assets

- **FLEXIBILITY**

Private money lenders provide adaptable financing solutions that traditional banks can't match



# OVERVIEW OF STABLEROCK'S LOAN OFFERINGS

## Loan's Offered Through StableRock's Lending Partner Y2 Lending

### »» LOAN TYPE

- Financing for real estate investment properties

### »» PROPERTY TYPE

- Properties with mild to moderate distress that are sold on the conventional market
- Including single-family residences or smaller income type properties, warehousing and manufacturing space, self storage, and multi-family apartment projects.

### »» GEOGRAPHY

- Primarily in PA, NJ, NY, OH, MD, IA, TX, GA, NC & SC

### »» BORROWER

- Typically have some element of experience in real estate investment, rehab, or construction
- Understand the basic elements of short term financing, valuations, construction, and local real estate markets

### »» LOAN-TO-VALUE

- Generally loans up to 65% LTV, not to exceed 75% LTV.

### »» DOWN PAYMENT

- Cash down payment and/or the pledge of additional real estate to satisfy our LTV requirements.

### »» RATES & FEES

- Fees and origination points range from 1-3% of the loan amount
- Interest rates range from 12% to 16%

### »» TERM

- Short Duration: written for an average of 6 months



# TYPICAL LOAN UNDERWRITING & FUNDING PROCESS

Lending requires rigorous due diligence and borrower participation that may exceed the depth of the conventional bank underwriting process.

## GENERAL PROCESS FOR EACH INDIVIDUAL LOAN

1

Borrower to complete submission with supporting document

2

Borrower receives term sheet and a professional evaluation is ordered

3

Receive additional supporting documents from the borrower

4

Order additional due diligence materials (credit, background check, cost review etc.) and review documents

5

Complete and review underwriting, conduct borrower interview

6

Confirm closing date; prepare loan documents

7

Close and fund the loan



# SERVICING & PORTFOLIO MANAGEMENT



## BEST-IN-CLASS

We believe our stringent monitoring and reporting process provides best-in-class portfolio management capabilities and ultimately protection of investor principal



# SUMMARY OF KEY TERMS

## TERMS OF OFFERING

**\$50,000**

Minimum Investment

**12%**

Annual Yield

**INCOME FUND**

Backed By Real Estate

**6**

Year Track Record

**1% MONTHLY**

Cash Distributions

**\$50,000,000**

Target Fund Size

Evergreen Fund Term

No Asset Management Fee

No Servicing Fee

Liquidity Available After 6 Month Lockup Period, With 90 Days Written Notice



# MEET THE TEAM

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**Timothy Barley**

Founder & CEO

StableRock Collective

- 13 years as a wealth advisor and 8 years in real estate investing.
- Background in engineering management and construction estimation.
- Passion for education, planning, and impactful investing.
- Former Roles: CDO of a major marketing firm, CEO/CFO during challenging times.
- Personal Note: Father of two, inspired by faith and dedication to helping others.



# MEET THE TEAM

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**Eugene Nilus**

Chief Lending Officer

- Eugene has 26+ years of experience in tech, residential, commercial, and alternative investment banking, as well as buying, holding, fix and flipping properties across multiple states. He is the Founder and CEO of Y2 Lending, a private hard money bank serving borrowers in different states and offering private investors opportunities for stable passive returns.
- Additionally, he wrote ***“Step-by-Step Guide: How to Make Money as a Private Money Lender”***, providing insights and strategies for success in the private money lending space, and is the Host of ***The Shift*** podcast, dedicated to inspiring and motivating individuals to pursue their dreams by overcoming self-doubt and limiting beliefs.
- On a personal note, Eugene resides in California with his wife and 3 kids, actively hosting local real estate meetups and helping others begin their real estate journeys.



# Thank You

We're here to help you navigate your investment journey

**To Learn More About Fixed  
Income Fund**

**Schedule A Call With Us**



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