



**FUND TYPE:**

Reg D 506(c)

**INCEPTION DATE:**

October 2019

**INVESTOR ELIGIBILITY:**

Accredited Investor

**MINIMUM INVESTMENT:**

\$10,000

**INTEREST PAYMENTS:**

9% Annual Interest to Investor

**DISTRIBUTIONS:** Quarterly

Crowd Lending Retirement Fund, LLC (The Fund) provides investors with a short duration, high-yield alternative to traditional fixed income investments.

**Investment Objective:**

The Fund's objectives are to: (i) preserve investor capital; (ii) provide quarterly cash flow to investors (with option to reinvest); and (iii) achieve a return on investment as large as possible.

**Investment Strategy:**

The Fund invests in loans collateralized by real estate, including single-family, multi-family, condominiums, industrial, commercial, multi-use, and raw land.

**Investment Security:**

Loans are predominantly secured with first-lien mortgages and supported by conservative loan-to-value ratios (LTV).

**Fund Management:**

Managed by Crowd Lending, Inc., the Fund benefits from proprietary deal flow sourced by Crowd Lending, Inc.

## FUND HIGHLIGHTS:

- **9% Annual Interest Payments to Investor** - which can be reinvested to increase compounding or paid out in cash quarterly.
- **Perfect for Retirement Accounts (IRAs) / \$10K Minimum Investment** - available to accredited investors only.
- **12 Month Loans / 3% Origination Fee / 12% Annual Interest** - the Fund focuses on originating quality loans for fix and flips, primarily in the Boston, MA area, for \$50K to \$3 million per loan.
- **Investor is Paid Out First** on loan payment receipts via operating documents.
- **Average Loan To Value of 65-70%** - Primarily first position loans providing insulation against equity risk.
- **Structured as a Loan to Avoid UBTI** - Each investor is issued a Promissory Note and thus, avoids taxes that many other private investments generate – even in retirement accounts.
- **Liquidity** - One year hold with an attempt to redeem 2% of NAV monthly, up to 5% quarterly, upon written notice.
- **Equity-Like Returns** for an investment with a fixed income structure.

## LLC STRUCTURE CREATES MULTIPLE INCOME STREAM ADVANTAGE:

- ▶▶▶ **2% Loan Origination Fees** - Loan origination fees charged per loan net approximately 2% per loan back to the Fund.
- ▶▶▶ **3% Loan Servicing Fees** - Private equity firms purchase our loans and pay a 3% servicing fee, which is directed back to the Fund.
- ▶▶▶ **5.5% Bank Leverage** - Banking relationships allow us to lower our cost of capital, netting 5.5% of the 12% interest payments from our borrowers back to the Fund.
- ▶▶▶ **12% Borrower's Loan Interest** - Portfolio loans held pay 12% interest annually to the Fund.

*\*Figures are based on current averages. Terms summarized are for informational purposes only and are superseded in its entirety by the information contained in Crowd Lending, Inc. Investor Documents.*