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Short-Term
Senior Debt Fund

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Invest in a diverse set of interest-generating short-term loans

Investment Type
Fund of Funds

Quarterly Distributions
Interest Income

Estimated Holding Period
24 Months

Loan Types
Bridge, Mezzanine, Development, Residential

Asset Types
Multifamily, Single-Family

Minimum Investment
$10,000

Collateral
First Lien Position

Geographic Markets
TX, FL, DC, NC, NY, CA

Investment Highlights

1. Timely investment in the current interest rate environment

Lenders and investors can benefit from rising interest rates, as anticipated income is generated from the increasing margin on interest payments.

2. First lien on 95% of underlying assets; 70% LTV

With the senior debt structure, investors are in a priority position in 95% of the loans, meaning the lender has the right to force the sale of the property in the event of nonpayment. The average Loan-to-Value (LTV) in the fund is 70%, meaning the maximum loan issued will be 70% of the asset's value, allowing for adverse fluctuations in the market.

3. Well-established fund manager and institutional participation

Established in 2014, the fund manager has invested $834M of capital across 30 commercial real estate transactions, with a total of $1.1B AUM and significant institutional participation. To date 20 deals have exited with a weighted average IRR of 24% and there have been no defaulted loans.

4. Strong fund performance including 3 exits

The fund launched in 2021 and includes 18 loans in properties in Florida, Arizona, North Carolina, Washington D.C., New York, and California. One loan of $7M ($3.4M allocation) matured in 2021 with 18.7% gross returns. Two loans, amounting to $6M ($1.5M allocation) and $7M ($1.1M allocation) respectively, matured in 2022 with 17.6% and 14.6% gross returns. The fund includes residential loans (54%), ground-up multifamily loans (31%), and bridge loans (15%) as of September 2022.

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Fund Allocation

Active Loans	Location	Interest Rate	Loan Term
$1.86M ground-up multifamily loan	Miami, FL	SOFR +6.85%	24 months
$311.5K ground-up construction loan	Miami, FL	7.25%	24 months
$3M ground-up multifamily loan	North Miami, FL	SOFR +6.65%	24 months
$1.1M construction loan	Kissimmee, FL	SOFR +5.00%	36 months
$400K ground-up multifamily	Hollywood, FL	SOFR +6.80%	24 months
$1.3M portfolio loan	Multiple, U.S.	7.2%	17 months
$3.3 ground-up multifamily	Avondale, AZ	SOFR +7.00%	24 months
$1.5M ground-up multifamily	Mesa, AZ	SOFR +6.90%	24 months
$1.5M construction loan	Maricopa, AZ	SOFR +5.50%	36 months
$300K ground-up multifamily	Durham, NC	LIBOR +7.40%	24 months
$349K bridge loan	Washington DC	7.75%	24 months
$1.65M bridge loan	New York, NY	SOFR +10.0% (3.0% Floor)	18 months
$425K debtor in possession loan	Brooklyn, NY	9.00%	24 months
$1.6M construction completion loan	Bridgehampton, NY	12.00%	24 months
$1.25M ground-up multifamily loan	Moreno Valley, CA	SOFR +6.85%	24 months
$3.9M ground-up construction loan	Pleasant Hill, CA	7.75%	24 months
$2M ground-up multifamily loan	Los Angeles, CA	1Mo SOFR +6.85%	24 months
$2M ground-up multifamily	La Jolla, CA	LIBOR +6.75%	24 months
$27.75M total invested			

As of Q3 2022

Fund Track Record

Realized Deals	Actual Return	Location	Realization Date
$1.5M Preferred Equity	17.6%	New York, NY	June 2022
$1.1M Bridge Loan	14.6%	Jacksonville, NC	May 2022
$3.4M Preferred Equity	18.7%	New York, NY	May 2021
$6M total			

As of Q3 2022

Fund Performance	Actual Quarterly Return (Annualized – project level)
Q3 2022	20.3%
Q2 2022	20.3%
Q1 2022	25.3%
Q4 2021	16.8%

Past performance does not guarantee future results

Fund Manager Details

The principals at Churchill Real Estate have investment experience and a proven track record over multiple real estate cycles. Founding partners invest alongside every deal and have invested over $40 million of personal capital since inception, with $20M+ outstanding commitment across current investments.

Churchill has a consistent track record, averaging over 24% IRR on all deals exited to date. A network of long-standing relationships including lawyers, contractors, operators, architects and third-party professional service providers bring in investment opportunities including off-market deals. Approximately 90% of deals are sourced on a non-competitive basis.

As the investment manager, the management team undertakes a regimented due diligence process that involves a preliminary evaluation and a full underwriting package and business development plan. Majority approval is also required from a 5-person investment committee on every deal.

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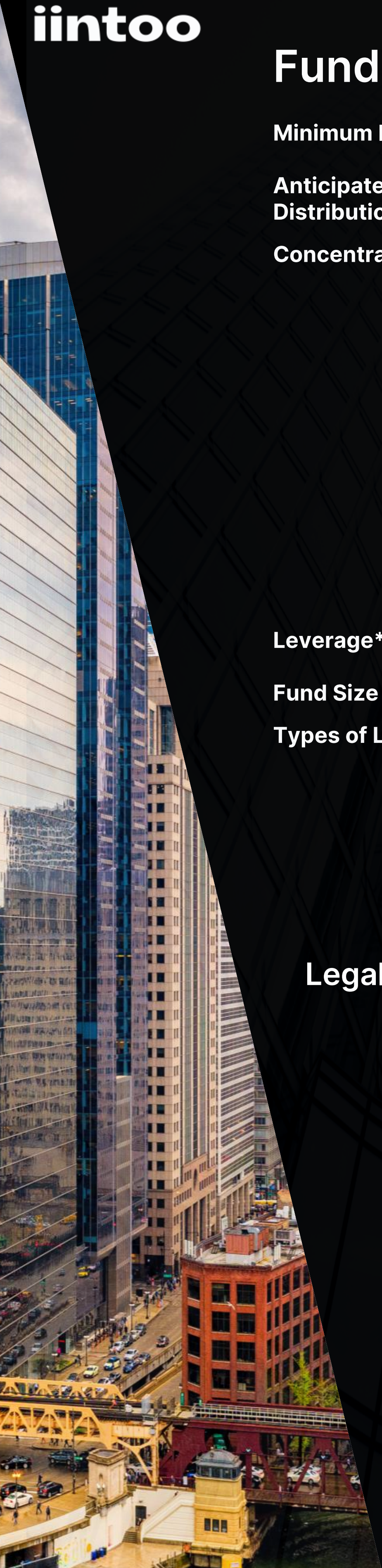
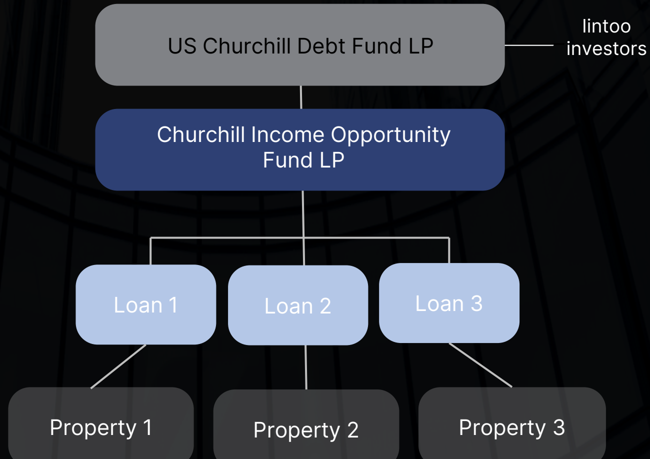
Fund Investment Criteria



Minimum Investment	$5 million per loan
Anticipated Distributions	Quarterly interest payments
Concentration Limits	Maximum of 25% in any single investment Maximum of 25% with any single borrower Maximum of 20% invested in a single metropolitan statistical area (“MSA”) Maximum of 10% to be invested in operating companies whose business operation primarily consists of the acquisition, development and/or ownership of real estate Maximum of 25% in investments secured by senior housing, retail, hotel, industrial, office and mixed
Leverage*	3:1
Fund Size	$150 M
Types of Loans	Bridge, Mezzanine, Ground-up Development, Residential, Construction

*The Fund intends to finance certain assets in its portfolio through a variety of debt instruments including lines of credit, repurchase financings, collateralized debt obligations, securitized financing and other secured and unsecured borrowings. Furthermore, the General Partner intends to manage the indebtedness that is recourse to the Fund to a debt-to-equity ratio of less than 3:1.

Legal Structure



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