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Fiintoo19

BLENDED PORTFOLIO

Real Estate Equity Investments

Fiintoo19

BLENDED PORTFOLIO

A blended real estate portfolio designed specifically for investors who are seeking to diversify into a spectrum of real estate properties and submarkets.

Minimum Investment	Distributions	Funding Types
$30K	Quarterly	Common Equity, Preferred Equity, Senior Debt, Fund of Funds
Estimated Holding Period	# of Underlying Assets	Estimated NOI* from income-generating assets
24 - 60 Months	3 - 5	5-7% Per Annum

Investment Highlights

1. Balanced diversification and risk mitigation via a portfolio of assets

The Fiintoo 19 Blended Portfolio Fund seeks to invest in a select range of properties which have either demonstrated resilient cashflow performance or have been priced well below their market value. Each project is evaluated by iintoo's acquisitions team, analysts, and risk management specialists, across a multitude of baseline preconditions, using our selective vetting process. Taken separately, each of the deals within our Fund offers its own unique value proposition. Combined into a single Fund, these investments offer a higher degree of diversification and a simple and seamless process of investing with one investment contribution.

2. Strong multifamily performance in 2022

The U.S. multifamily sector is having a record-breaking year, with the average rent reaching $1,706, an all-time high as of June 2022.[1] Rent growth has increased at least 10% YoY in 25 out of 30 top metros in the U.S. and national occupancy rates are strong at 96%.[1]

3. Opportunities in the Real Estate Market

Industry experts expect rents and home prices to increase and see opportunities for savvy investors, especially in an unsettled market.[2] U.S. commercial real estate investment increased 10% YoY in Q2 2022.[3] Meanwhile, the housing shortage is increasingly becoming a widespread national problem, with an estimated 3.8 million additional units needed to keep up with household formation.[4]

4. Experienced sponsors

iintoo uses pre-defined criteria as part of a rigorous vetting process when selecting both the sponsors and deals for each investment. Each sponsor is an expert in their sector, with experience both in their local market and managing comparable properties.

(1) Source: Yardi Matrix: Multifamily Report June 2022
(2) Source: Forbes: 3 Real Estate Investing Trends in 2022
(3) Source: CBRE: Q2 2022 US Capital Markets Figures
(4) Source: NY Times: The Housing Shortage Isn't Just a Coastal Crisis Anymore

Target Fund Criteria

Financing Type

Equity participation in a diversified real estate portfolio

Investment Strategies

Value-Add, Income-Generating, Growth

Asset Focus

Multifamily

***Please note:** *Per FINRA Rule 2210, we are no longer permitted to enclose IRR estimates, as of July 2020. For a breakdown of fees refer to page 5.*

The indicative performance notifications herein above were determined based on the following stipulations: **an investment's Estimated Net Operating Income (NOI) amount that is generated to Equity Investors is determined by deducting fees and expenses from the current rent roll and other cashflows.** We confirm these numbers by comparison with comps received from appraisers. The performance notifications are hypothetical based on the methodology herein above indicated and the actual performance of an investment as stated will vary over time and might not be attained.

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Underlying Fund Asset

River Oaks – Columbus, OH

Financing Type: Equity

Target Holding Period: 48 Months

Property Type: Multifamily

Project Type: Income-producing

Asset Class: B+

An opportunity to invest in the burgeoning market of Columbus, which was named a top 5 city to work in tech[1] in 2021. This is our 3rd deal in the market with the highly reputable sponsor, who has over 25 years of real estate experience, and local expertise in the submarket.

Investment Highlights

1. Prime location in a robust business sector

Columbus has emerged as an employment hub in recent years and was named a "top 5 city to work in tech" in 2021.[1] The metro area population has risen 17% since 2012.[2] There are 10,000+ businesses located within a 3-mile radius of the property. The largest employer in the region, Ohio State University is located 4 miles east and employs 35,000 people. Downtown Columbus is a 15-minute commute. The property is situated between three of Columbus' most sought-after suburbs, Upper Arlington, Grandview and Hilliard, the latter has a highly-ranked school system, making this an attractive location.

2. Experienced, highly reputable sponsor

This is our 3rd deal in Columbus with the sponsor, who is experienced in the local region and currently manages 8 multifamily properties in Ohio. The Sponsor has raised more than $3 billion in equity and has overseen the acquisition, ownership, development and management of major real estate projects for over 25 years. 65% of all properties have been sold within 5 years of acquisition.

3. Upside and rental increase potential

Currently rents are below comparable assets in the area, meaning there is the potential to raise rental income. The sponsor has begun to achieve increases on new leases. The sponsor is implementing community-wide improvements to common areas, including the fitness center, clubhouse, pool, package lockers, and lighting. Once these upgrades have been made, units will be also renovated.

[1] Source: Smart Asset: Best Places to Work in Tech – 2021 Edition
[2] Source: Macro Trends: Columbus Metro Area Population
All data from Sponsor/Sponsor's Newmark market report

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Underlying Fund Asset

Arrington Apartments - North Little Rock, AR

Financing Type: Equity

Target Holding Period: 60 Months

Property Type: Multifamily

Project Type: Income-generating

Asset Class: B-

An opportunity to invest in a multifamily asset, with strong upside potential. 80% of units are eligible to transition from currently regulated rents and will be increased to market rate during the holding period. The sponsor specializes in the bureaucratic process required to make this transition. The asset is situated in North Little Rock, near a military base, which is a major employer in the area.

Investment Highlights

1. Value-add from transitioning regulated rents to market rate

The sponsor will transition 120 units from government-regulated rents over a one-year period, at which point rent on units with existing tenants can be increased up to 7% per annum for 3 years in accordance with government regulations, then raised to full market rate. Any vacated units and new leases can be rented at market rates after the one-year transition process. The average rent per unit is projected to increase by ~$250 over the 5-year period.

2. Sponsor specializes in value-add transitioning of multifamily assets

The sponsor has a strong track record in turning over units with regulated rents to market-rate and is experienced in the application process required for this transition. 28 deals are Low Income Housing Tax Credit (LIHTC) assets, including 5 exits and 23 active deals. The sponsor has owned and managed 2,500 multifamily units to date.

More broadly, the sponsor identifies urban and suburban growth markets throughout the midwestern and central United States. Their focus is in secondary and tertiary markets that have demonstrated liquidity, a favorable and growing employment base, steady population growth, and a high quality of life. Often these assets are mismanaged and exhibit significant opportunistic or value-add return potential.

3. Increasing housing prices driving many to rental alternatives

Little Rock has seen a steep increase in house prices since 2021, with a 16.4% YoY increase as of July 2022.[1] The trend of rising prices has left home-ownership out of reach for many residents and has driven demand for rental units.

(1) Source: Zillow: Little Rock Arkansas
All data provided by sponsor

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Underlying Fund Asset

Gardens on Paris – Aurora, CO

Financing Type: Equity

Target Holding Period: 36 Months

Property Type: Multifamily

Project Type: Income-generating

Asset Class: C

An opportunity to invest in the strong Aurora multifamily submarket which has been ranked in the top 3 job markets[1] in the U.S. within the last 2 years. The asset is located adjacent to a $5B life sciences and pharma campus that employs 25,000 people. This is our 4th deal with the sponsor, including one recent exit[2] achieving returns well above the business plan projections.

Investment Highlights

1. Strong, Growing Submarket

The Denver-Aurora-Lakewood metro area is the most expensive noncoastal rental market in the U.S. and is home to more than half of Colorado's population.[3] The average rent in Aurora as of September 2022 is showing a 4% YoY increase for 2BR units and a 7% increase Y0Y for 1BR units.[4] Further, home values have increased 23% over the past year and industry experts predict a 21.5% increase in the next twelve months.[5] The Aurora lifestyle draws a young demographic, attracted to its employment opportunities, its vivid natural landscapes, and its outdoor activities.

2. Experienced Sponsor

This is iintoo's 4th deal with the sponsor including two active deals, in Aurora, CO and Austin, TX. Our first deal with the sponsor exited in October 2021, ahead of schedule, yielding a 20.07% annual return, while outperforming the business plan projection of 11.85%.[2]

3. Employment Opportunities in the Region, Ranked in Top 3 U.S. Job Markets

The asset is centrally located in Aurora, adjacent to the expansive Fitzsimons Life Sciences District, and surrounded by numerous employment hubs within easy commute including Aurora Town Center, Buckley Air Force Base, Lowry, Cherry Creek, and Downtown Denver. The largest private sector employers are in healthcare and aerospace engineering, accounting for ~73K jobs in the area.[6]

(1) Source: WSJ: Austin, Nashville Rank at Top of Hottest U.S. Job Markets
(2) Source: Exit yielded 20.07%. Deal exited 10/2021
(3) Source: KDVR: Metro Denver Most Expensive Noncoastal Rental Market
(4) Source: Rent Dot Com: Average Rent Price Report
(5) Source: Norada Real Estate: Denver Real Estate Market
(6) Source: Biz Journals: Denver Area Private Sector

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Underlying Fund Asset

South Portfolio T8 – Chicago, IL

Financing Type: Equity

Target Holding Period: 60 Months

Property Type: Affordable Housing

Project Type: Income-generating

Asset Class: B+

A subsidized multifamily housing portfolio consisting of twelve renovated properties for low-income households. An average of ~80% of the sponsor's portfolio is subsidized by the Chicago Housing Authority and other government entities. This is iintoo's sixth deal with the sponsor, and our fifth affordable housing portfolio in this South Chicago.

Investment Highlights

1. Rent is heavily subsidized by Chicago's municipal government

An average of ~80% of the sponsor's portfolio is subsidized by the government under Section 8 housing regulations. A ~92% occupancy rate on average across the twelve buildings is expected at closing.

2. Shortage of Affordable Housing options

Chicago has faced a chronic shortage of affordable housing options for years. Only 36 affordable rental homes are available per 100 low-income renter households in Illinois.[1] According to the City Housing Department, Chicago is in need of 120,000 more units of affordable housing.[2]

3. Renovated buildings with cost-saving efficiencies

The portfolio will be purchased after largescale renovations, meaning there is no Capex required. Additionally, solar panels will be installed, using a government subsidy which is higher than the installation cost. The sponsor is also securing a 4-year fixed price deals on gas and electric, to reduce current costs and to protect against rising utility prices.

4. iintoo's previous deals in the same asset class and submarket remain stable

This is our sixth deal with the Sponsor. iintoo has previously raised capital for four comparable portfolios with the same Sponsor, which are in close proximity to this deal's assets and cater to the same tenant demographics. The previous portfolios have an average collection rate of 95% and an average occupancy rate of 93% as of April 2022.

(1) [1] Source: National Low Income Housing Coalition: IL
(2) [2] Source: Chicago Tribune: Affordable Housing in Chicago

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Additional Deals in the Fund Pipeline

Austin, TX, Multifamily (Under Negotiations)

- **Asset Class:** Multifamily
- **Rentable Space:** 60,342 SQF
- **Units:** 62

Atlanta, GA, Multifamily (Under Negotiations)

- **Asset Class:** Multifamily
- **Rentable Space:** 60,342 SQF
- **Units:** 62

Greater Boston, MA, Multifamily (Under Negotiations)

- **Asset Class:** Multifamily
- **Rentable Space:** 83,032 SQF
- **Units:** 92

Images are of actual property where possible. Deal images and renders are for vizualization purposes only and may not necessarily be representative of the design and build of the underlying project assets. More concrete details and asset images will be shared with investors once a deal has been confirmed through the pipeline.

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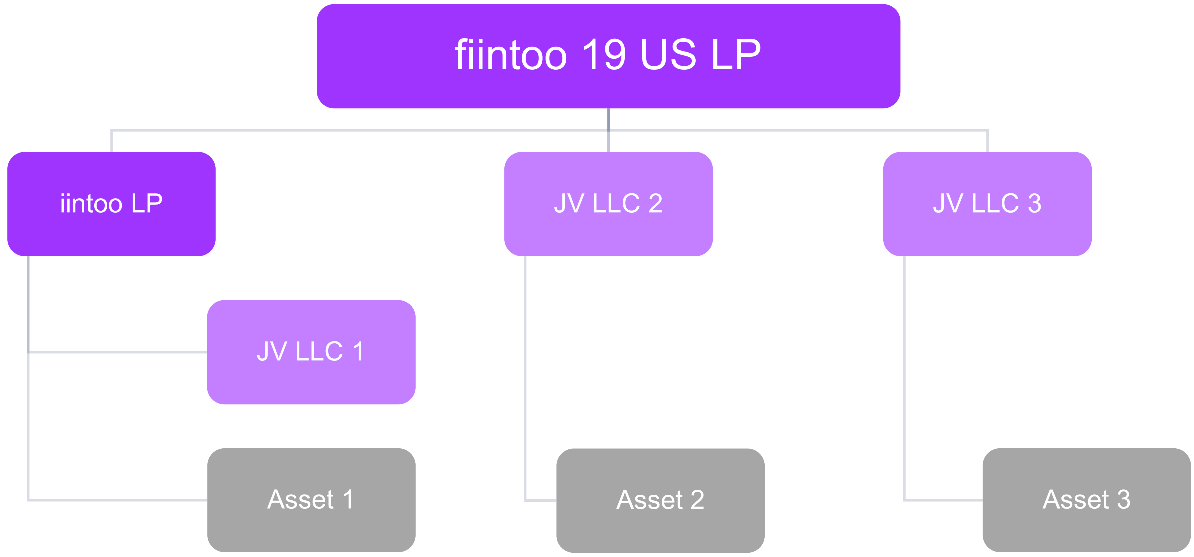
Fund Investment Criteria

In order for a project to be eligible for Fund consideration, it must meet several qualifications:

- Thorough due diligence on proposed joint venture sponsor and project and approval by iintoo's investment committee, with members of iintoo's team visiting the property prior to execution of the joint venture agreement.
- For each property in which a joint venture sponsor is involved, the JV sponsor must be willing to invest in the JV entity and manage the project as the managing member or general partner (as applicable) of the JV entity.
- The Fund's range of potential investments includes: Multifamily, Mixed-Use, Office, Other Real Estate Assets, Funds of Funds, Distressed Assets
- The Fund may include projects with different investment strategies, including: Value-Add, Income-Generating, Growth
- The Fund will invest in at least three projects, with a maximum Fund size of $10M.
- The Fund will only invest in projects with terms of up to 5 years.

Legal Structure

Example of potential legal structure for underlying assets



Market Overview

Rising Inflationary Pressures

Historically, Commercial Real Estate as an asset class has long been considered a tool to hedge inflation with sound underwriting and reasonable leverage[1]. According to an industry study[2], the correlation between commercial real estate returns and inflation is 0.38, indicating a very low correlation relative to other asset classes (a correlation of 1.00 would indicate full correlation). Further, the study found that commercial real estate performance for five-year holding periods has beaten inflation over those same periods with 84 percent probability, as shown in the table below.

Figure 6

Asset Class Investment Performance vs. Inflation

(5-year holding periods, 5,000 random starting years; data drawn from 1978-2011 performance history)

	% of 5,000 that beat inflation	avg bps of outperformance	probability-wtd outperformance	% of 5,000 portfolios that don't beat inflation	avg bps of underperformance	probability-wtd underperformance
NCREIF-NPI total return	84%	698	583 bps	16%	(234)	(39) bps
Short-term Treasury total return	91%	320	290 bps	9%	(35)	(3) bps
Long-term Treasury total return	93%	617	572 bps	7%	(76)	(6) bps
S&P 500 total return	79%	1,167	923 bps	21%	(348)	(73) bps
Corporate Bonds	98%	543	535 bps	2%	(53)	(1) bps

Source: Ibbotson, Bloomberg, NCREIF, TIAA-CREF Global Real Estate

Housing Prices Increasing

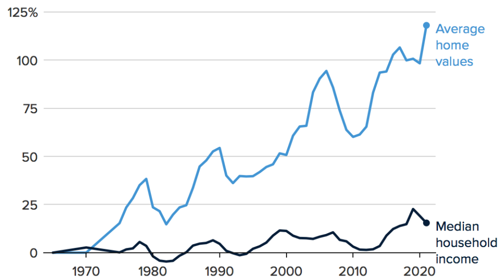
House prices have been rising much faster than the median household income[3] leaving many people looking for more affordable alternatives.

Further, the housing shortage in the U.S. is increasingly becoming a widespread national problem, with an estimated 3.8 million additional units needed to keep up with household formation.[4]

Home prices are up 7.7% YoY as of July 2022 and house sales are slowing, down 22.8% YoY, as potential home-buyers are priced out.[5]

Growth in U.S. home values outpaces that of incomes

Change since 1965



Source: Real Estate Witch analysis of U.S. Census Bureau data

The Growth of Multifamily

The financial barriers to home-ownership that many people face align with the growth of the multifamily market that we have seen in the past year, a trend that we continue to monitor and act upon when it comes to selecting our investments.

The U.S. multifamily sector is having a record-breaking year, with the average rent reaching $1,706, an all-time high as of June 2022.[6] Rent growth has increased at least 10% YoY in 25 out of 30 top metros in the U.S. and national occupancy rates are strong at 96%.[6]

The rising home prices and similarly upward-trending mortgage rates means that the demand for multifamily housing is expected to stay strong for the remainder of 2022 and beyond.

1, 7, 8, 11. Source: Commercial Search: Market Confident about CRE Performance 2022
2. Source: Martha S. Peyton, CRE: Is Commercial Real Estate and Inflation Hedge?
3. Source: CNBC: Home Prices are now rising faster than Incomes
4. Source: NY Times: The Housing Shortage isn't just a Coastal Crisis anymore
5. Source: Redfin: U.S. Housing Market
6. Source: Yardi Matrix: Multifamily Report June 2022

fiintoo Series of Funds

fiintoo 1 (Equity) *Exit Details*

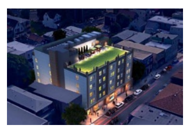
Investment Name	Closing Date	Exit Date	Actual Return
Annex 41*	12/22/2016	8/29/2021	8.37%
Guttenberg	12/30/2016	6/18/2018	18.09%
Biloxi	1/9/2017	7/9/2021	12.40%
*Exit through refinance, investment is still active and fiintoo still holds its share.	Exit	Average Weighted Return	**13.14%**

Annex 41

Student Housing

Allocation: 27.7%

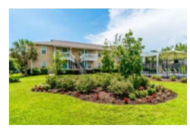
Guttenberg



Multifamily

Allocation: 32.6%

Biloxi

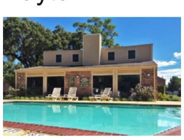


Multifamily

Allocation: 39.7%

fiintoo 2 (Equity)

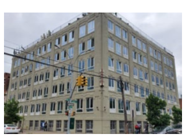
Baytown



Multifamily

Allocation: 34.3%

Powell St



Mixed Use

Allocation: 34.3%

Tallahassee

Student Housing

Allocation: 31.4%

fiintoo 5 (Debt)

Northwinds

Multifamily

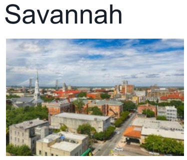
Allocation: 24.2%

Monterra

Multifamily

Allocation: 23.1%

Savannah



Multifamily

Allocation: 30.7%

Cypress Springs

Multifamily

Allocation: 22%

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fiintoo 6 (Equity)

Northwinds

Multifamily

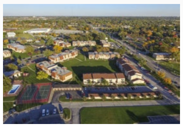
Allocation: 29%

Monterra

Multifamily

Allocation: 11.4%

Legacy Crossing



Multifamily

Allocation: 30.7%

Cypress Springs

Multifamily

Allocation: 28.8%

fiintoo 7 (Debt)

Sutter

Mixed Use

Allocation: 21.7%

Park Station

Multifamily

Allocation: 21.7%

Annex Ruston

Student Housing

Allocation: 32.6%

Shadow Creek

Multifamily

Allocation: 23.9%

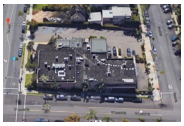
fiintoo 8 (Debt)

Rapid City

Multifamily

Allocation: 47.9%

San Diego



Mixed Use

Allocation: 33.5%

Villa Nueva

Multifamily

Allocation: 18.6%

fiintoo 9 (Debt)

Spectra

Multifamily

Allocation: 14.3%

Spanish Oaks

Multifamily

Allocation: 40.4%

Chestnut

Multifamily

Allocation: 12.8%

Edgewater

Self Storage

Allocation: 9.6%

Budd Lake

Self Storage

Allocation: 22.9%

fiintoo 9 US (Debt)

Spectra

Multifamily

Allocation: 16%

Villa Nueva

Multifamily

Allocation: 35.8%

Chestnut Heights

Multifamily

Allocation: 13.5%

South Portfolio 3

Multifamily

Allocation: 37.7%

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fiintoo Series of Funds

fiintoo 10 (Equity)

Carter Multifamily Fund II

Multifamily

Allocation: 24.4%

Apex

Multifamily

Allocation: 20.1%

Grand Pavilion

Multifamily

Allocation: 14.1%

Water's Edge

Multifamily

Allocation: 12.7%

Storage Facility

Self Storage

Allocation: 11.1%

Budd Lake

Self Storage

Allocation: 17.6%

fiintoo 11 (Debt)

SFR

Single Family Portfolio

Allocation: 33.7%

Water's Edge

Multifamily

Allocation: 6.5%

Apex

Multifamily

Allocation: 37.3%

Grand Pavillion

Multifamily

Allocation: 22.5%

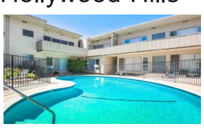
fiintoo 12 (Equity)

Laurel Woods

Multifamily

Allocation: 22.9%

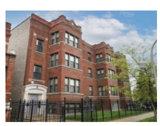
Hollywood Hills



Multifamily

Allocation: 22.9%

South Portfolio 5



Multifamily

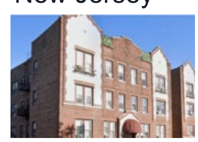
Allocation: 16.1%

SFR

Single Family

Allocation: 24.6%

New Jersey



Multifamily

Allocation: 13.4%

Opportunity Fund (Equity)

Storage Facility

Self Storage

Allocation: 35.9%

Spanish Oaks

Multifamily

Allocation: 50.4%

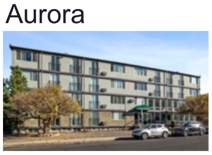
Villa Nueva

Multifamily

Allocation: 13.7%

fiintoo 14 (Equity)

Aurora



Multifamily

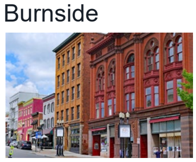
Allocation: 36.38%

Beaverton

Multifamily

Allocation: 27.24%

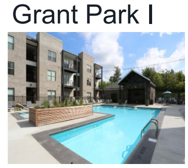
Burnside



Mixed Use

Allocation: 12.66%

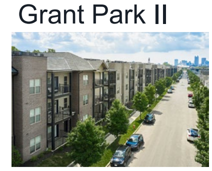
Grant Park I



Multifamily

Allocation: 12.66%

Grant Park II



Multifamily

Allocation: 11.04%

Fiintoo 14 allocations as of August 2022

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Disclaimer

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