



FIDELIS PRIVATE FUND

Growing Value with Purpose

Investment Overview



Fidelis Private Fund provides accredited investors an opportunity to participate in the real estate market through a portfolio of secured, diversified, commercial, and residential real estate loans. As a private lender focusing on California, **Fidelis Private Fund** offers borrowers short term financing for bridge loans, construction loans, fix & flip loans, etc. on a variety of commercial income and residential investment properties.

Investors
desiring a
diversified
fixed
income
investment

FIDELIS
PRIVATE
FUND

Portfolio of
Secured
Real Estate
Loans

Borrowers
looking
for
commonsense
short term
debt



Our objective is to generate relationships, not just transactions.

- John Lloyd, President & CEO



Private Real Estate Lending

Fidelis Private Fund (FPF) offers borrowers a flexible alternative to conventional lending institutions. We specialize in fast and creative financing to transition properties and add value, so the borrower at the end of the loan term is in a position to either sell or refinance with a conventional lender. Developers and borrowers value the opportunity to talk directly to the decision maker, the President of the fund, and get an immediate evaluation and a quick decision on how we can help make their requests happen. The President enjoys a reputation for credibility and trustworthiness in treating people with respect and following through on his word.



Loan Terms

- Short-term loans in California.
- \$100,000 to \$2,000,000
- Secured by a variety of commercial and residential investment real property.
- Interest only, 1- 3-year terms, 1-2 pts. fixed rates up to two years starting in the 8% range
- No prepayment penalty
- Maximum LTC ratio of 70 - 80%
- Maximum LTV ratio of 60 - 70%
- Debt service coverage as low as breakeven for value-add properties



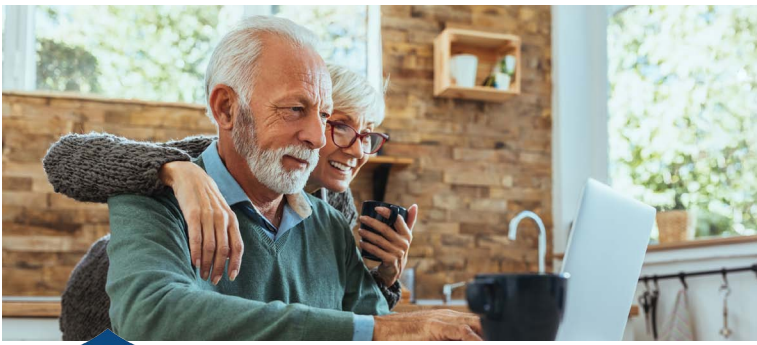
Loan Types

- Bridge Lending
- Construction Financing/ Fix and Flip / Ground-Up / Major Rehab.
- Mini-Permanent Financing
- 1st Trust Deeds (2nd Trust Deeds on an exception basis only)



Added Value Lending

- Creative, common-sense underwriting.
- Timing – close a loan in a matter of days
- Borrower deals directly with the decision maker
- Holdbacks, release prices, and extensions are creative ways we use to structure loans to meet the needs of the borrower.
- Cash-out refinances
- Cross-collateral for increased leverage
- No interest charged on undisbursed balances
- No formal appraisal usually required
- Brokers welcome and protected



Growing Value with Purpose



Investor Information

Fidelis Private Fund, LP (FPF), a California Limited Partnership, is a direct portfolio lender specializing in commercial and residential investment real estate loans in California. FPF offers accredited investors the opportunity to invest in a pool of real estate-secured loans generating a competitive rate of return with moderate risk and reasonable liquidity.

FPF offers the value of a fund where the investment is not in any one property. The risk is reduced, and opportunity increased, because of a diverse portfolio of multiple loans and property types. There is no yield guarantee, however, FPF anticipates an annual yield to investors of approximately 8%.



Investment Terms

- Minimum investment of \$50,000 and a 1-year commitment with a 10% withdrawal fee before year one.
- No fees are charged on investor capital for either the initial investment or the withdrawal.



How the Fund Works

- Fidelis Private Fund, LP is a California Limited Partnership.
- Investors are Accredited Limited Partners.
- Majority of the loans are secured by 1st Trust Deeds on commercial and residential investment real estate.
- Short term loans reduce interest rate risk and hedge against inflation.
- Quarterly interest income distribution or choose to allow the funds to compound monthly.
- Liquidity provided upon availability and advanced notice with exceptions to protect the integrity of the Fund.



Management

- The General Partner is Fidelis Private Fund, Inc. with three shareholders: John Lloyd, Chad Ruyle, and Jon Maddux.
- All three owners of the General Partner of FPF are investors in the Fund.
- Experienced, seasoned, and proven leadership.
- The General Partner of the fund is compensated by participating in the net income of the Fund, thereby sharing in the expenses of the Fund.
- An Accountability Committee made up of a select group of investors serves in an advisory capacity.



Investment Philosophy

- A reserve for bad debts will be established and funded monthly to mitigate loan risk.
- Risk is spread over multiple loans and product types diversifying the loan portfolio.
- Geographical lending area is California with a focus on San Diego County.



About John P. Lloyd

President & CEO | Co-Founder | Fund Manager

The **Fidelis Private Fund** is led by John P. Lloyd, MBA. John brings a distinguished 30+ year career in commercial real estate financing. John's experience includes institutional commercial real estate lending at two commercial banks, served as CFO for a Nevada-based commercial real estate developer and in private mortgage lending as president of a California-based hard money lender.

For 12 years, John was president of a San Diego-based private commercial real estate mortgage fund. He managed the growth of the fund through the recession and grew the fund over 400% with no investor capital losses, and managed a loan portfolio of over \$190 million with investors earning an annual yield in the 7-8% range over his tenure there. Also, as a mortgage broker, John has originated more than a billion dollars worth of commercial real estate loans over his career.



A Direct Real Estate Portfolio Lender

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