

Overview of Business Model

Accredited Investors

Motivated Borrowers

Investment Terms

- Minimum investment of \$50,000 and a 1-year commitment with a 10% withdrawal fee before year one.
- Anticipate approximately an 8% investor yield
- No investor yield guarantee

How the Fund Works

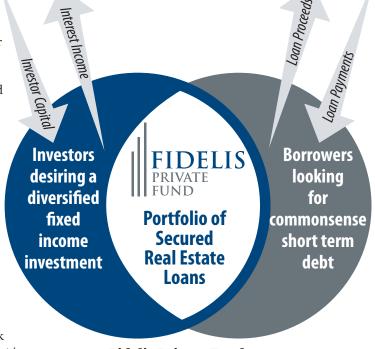
- Majority of the loans are secured by 1st Trust Deeds on commercial and residential investment real estate
- Short term loans reduce interest rate risk and hedge against inflation.
- Quarterly interest income or funds can compound monthly
- Liquidity provided through a line of credit

Investment Philosophy

- Established a loan loss reserve to mitigate risk
- Accountability Committee serves management in an advisory capacity.
- Multiple loans for diversification
- Geographical lending area is primarily California

Management

- Principals of FPF are investors themselves in the Fund.
- Experienced, seasoned, and proven leadership
- The General Partner is compensated by participating in the net income.



Fidelis Private Fund, a California Limited Partnership

Established 2019

General Partner: Fidelis Private Fund, Inc.

General Partner Shareholders:

John Lloyd, President & CEO, Co-Founder Jon Maddox, Principal, Co-Founder Chad Ruyle, Principal, Co-Founder Sam Attisha, Principal

Bank

Auditor

Endeavor Bank Olmsted & Associates CA DRE Broker License - #01376920 CFL license number: CFL #60DB0-105717

Loan Approaches

- Short-term loans in California—\$100,000 to \$2,000,000 Secured by commercial & residential investment real property.
- No prepayment penalty options. Max LTV ratio of 60 75%.
- Attorney drawn documents securing the loan
- Third party escrow, title insurance, and loan servicing

Added-Value Lending

- Creative, common-sense underwriting, with quick loan funding
- No interest charged on undisbursed balances.
- Brokers welcome and protected.
- John Lloyd is the loan originator and Chief Underwriter.

Property Types

- Commercial Income Properties
- Residential Investment Properties (Non-owner occupied only)
- Mixed-Use Properties
- Improved Land (on an exception basis only)

Loan Types

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

Consulting Services

- FPF provides a one-stop shop for real estate financing needs.
- Our business is built on relationships.
- We believe our clients' complete satisfaction is our ultimate goal.