IRON CAPITAL FUND LLC

INSIDE IRON CAPITAL

PASSIVE INCOME IS OUR END GAME

IRON CAPITAL PARTNERS LLC | FUND MANAGERS

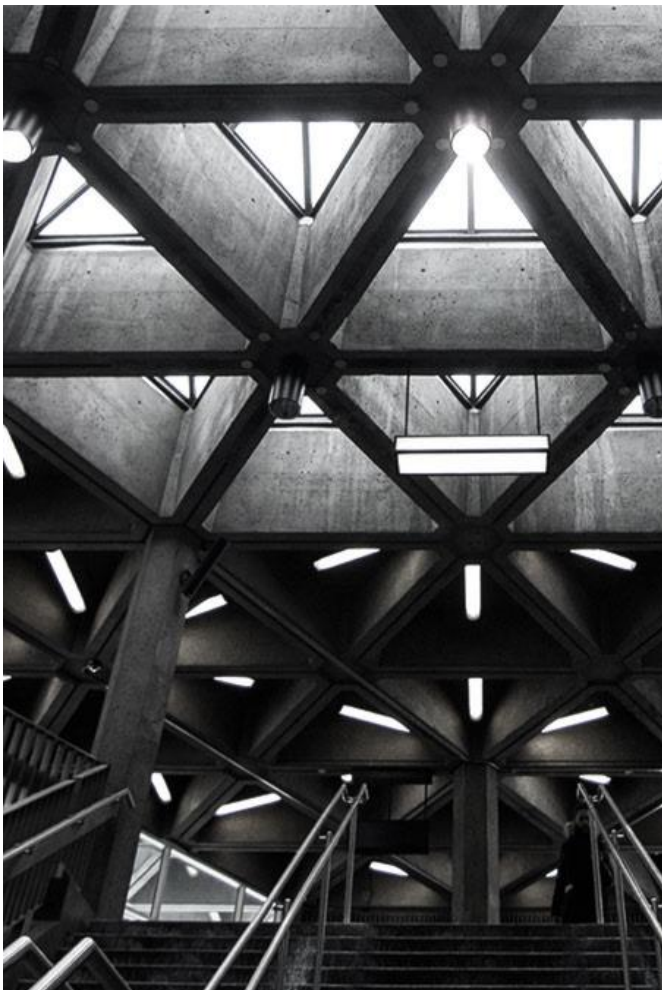
Iron Capital Fund is managed by Iron Capital Partners which is comprised of Cory Tona, Aaron Iverson, Jeff Porfirio and Shane Harris. All members are veterans in the mortgage industry and currently are the founding members and operators of the #1 fastest growing mortgage company, according to the 2022 Inc 5000 results, in the country, Hometown Equity Mortgage ("HEM") DBA theLender. An affiliate to Iron Capital Fund. (Full Inc 5000 Article Here)

NEW INVESTORS

WHAT IS THE IRON CAPITAL FUND?

The Iron Capital Fund elected on January 1st, 2023, to be taxed as a real estate investment trust (REIT). That gives qualified investors many tax benefits while allowing them a unique opportunity to invest in Real Estate without the risk or hassle of owning and managing individual investment property.

Iron Capital Fund has an annualized 9% Preferred Rate of Return with a target rate of 10%.



Preferred Rate

9%

Minimum Investment

$100,000

NO MANAGEMENT FEES

FOR NEW INVESTORS

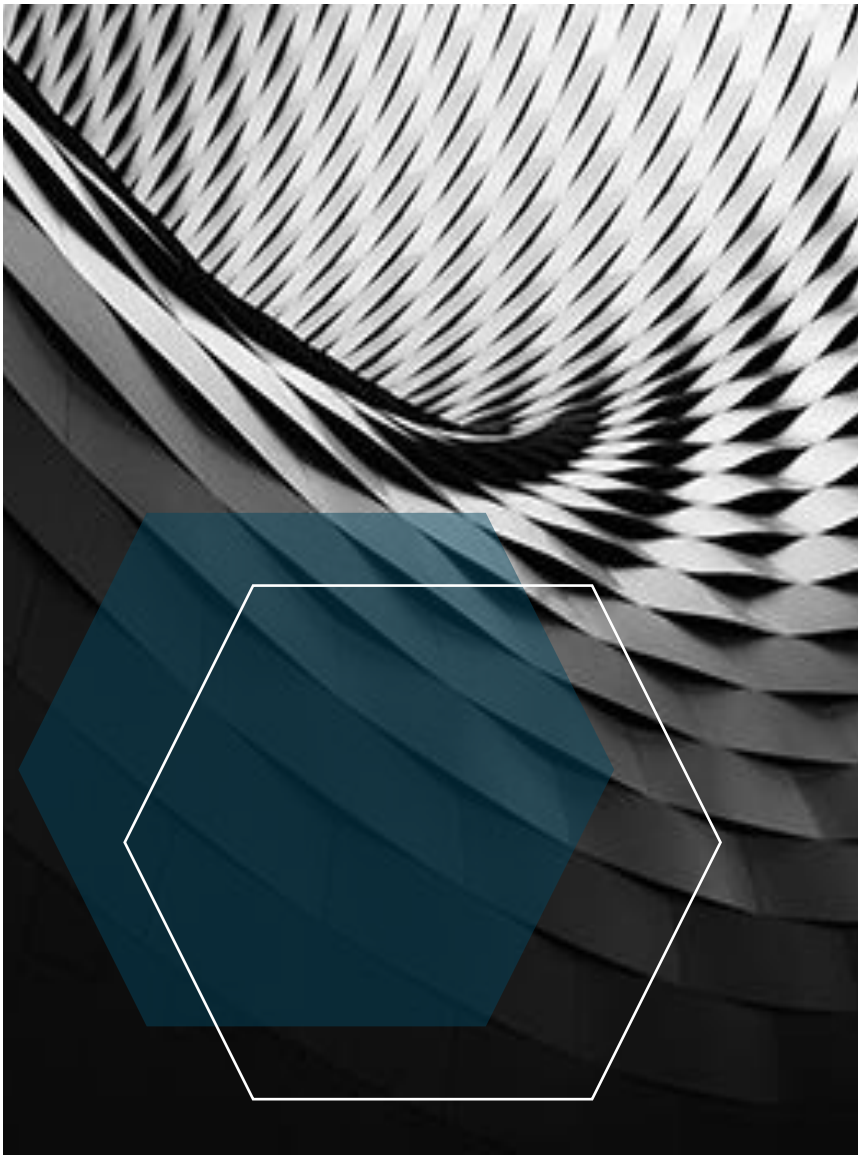
Until January 1st, 2024, Iron Capital Partners is waiving all management fees for new investors. Starting January 1st, 2024, management fee to be 1.5% on AUM.

REIT TAX ADVANTAGES FOR INVESTOR

Iron Capital Fund has elected to be treated as a Real Estate Investment Trust (REIT). Investors could benefit from tax advantage such as; No state income tax where loans originate, and subject to certain limitations, a potential to realize a 20% tax deduction on dividend income.

SCALABILITY WITHOUT STYLE DRIFT

HEM has produced over $1b in non-prime assets annually since 2019 and is highly recognized as one of the best in the real estate space.



FUND MAKEUP

AS OF MARCH 21ST 2023

The Iron Capital Fund is made up of the following 1st trust deeds:

- Average Note rate: 11.59%
- Average Loan Amount: $375,750
- Occupancy: 100% Non-Owner
- Weighted Average LTV: 66%
- Average Fico: 696

Investments can be made with a minimum of $100,000, requires a 12 month lock up, and pays monthly dividends.

Internal Partners:

- OPUS | Fund Administrator
- CohnReznick | Auditor
- FCI | Sub servicer
- Geraci Law Firm | Legal Counsel

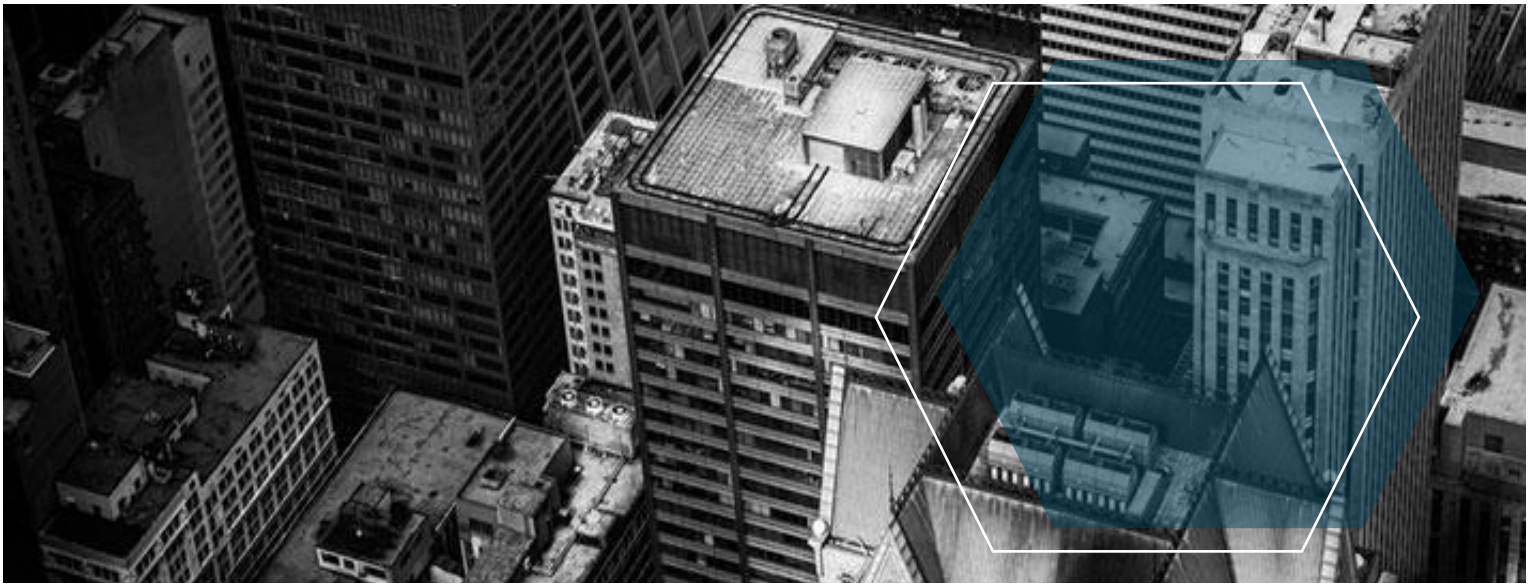
Invest today in an asset class that has low volatility, straight forward, does not share the same volatility that some equity and bond investments have, and can earn attractive returns.

WHY INVEST WITH IRON CAPITAL FUND?

COMPETITIVE ADVANTAGES & SCALABILITY

We believe the first look affiliate relationship with HEM, alongside the fund managers proven success in the mortgage industry, creates an extreme advantage for the Iron Capital Fund. Some of those advantages include:

- Access to an abundant amount of top-quality assets via HEM affiliate allows for only the best assets to enter the fund.
- Top notch accounting and reporting via OPUS.
- Ability to consistently overachieve preferred rate of return based on HEM's most recent production.
- Higher quality assets on average compared to other funds (hard money), etc.



MARKET OPPORTUNITY

PRIVATE MORTGAGE LENDER | IT'S NEVER BEEN BETTER

Since the great recession in the mid 2000's there has been limited credit availability. Regulatory pressures continue to put downward pressure on conventional banks as well as other lending sources. With that, there are very few institutional bridge and hard money lenders across the United States in a market that is large and underserved.

2022 - A UNIQUELY POOR YEAR FOR BROAD MARKET RETURNS | AS OF DEC 30, 2022

Stock Indexes:

- S&P 500: [-18.11%] (Source)
- Dow Jones Industrials: [-6.86%] (Source)
- U.S. Small Cap: [-19.86%] (Source)
- NASDAQ (Tech): [-32.54%] (Source)
- International - Developed: [-16.06%] (Source)
- International – Emerging Markets: [-17.98%] (Source)

Bond Indexes:

- U.S. Aggregate Bond Index: [-12.03%] (Source)
- U.S. Government Bond Index [-10.83%] (Source)

Iron Capital believes we have controllable default risk due to our significant equity positions, rigorous underwriting practices, and market experience to earn great returns. Contact a managing partner, who are also investors, to learn more about the Iron Capital Fund.

Iron Capital Partners, LLC | FUND MANAGERS

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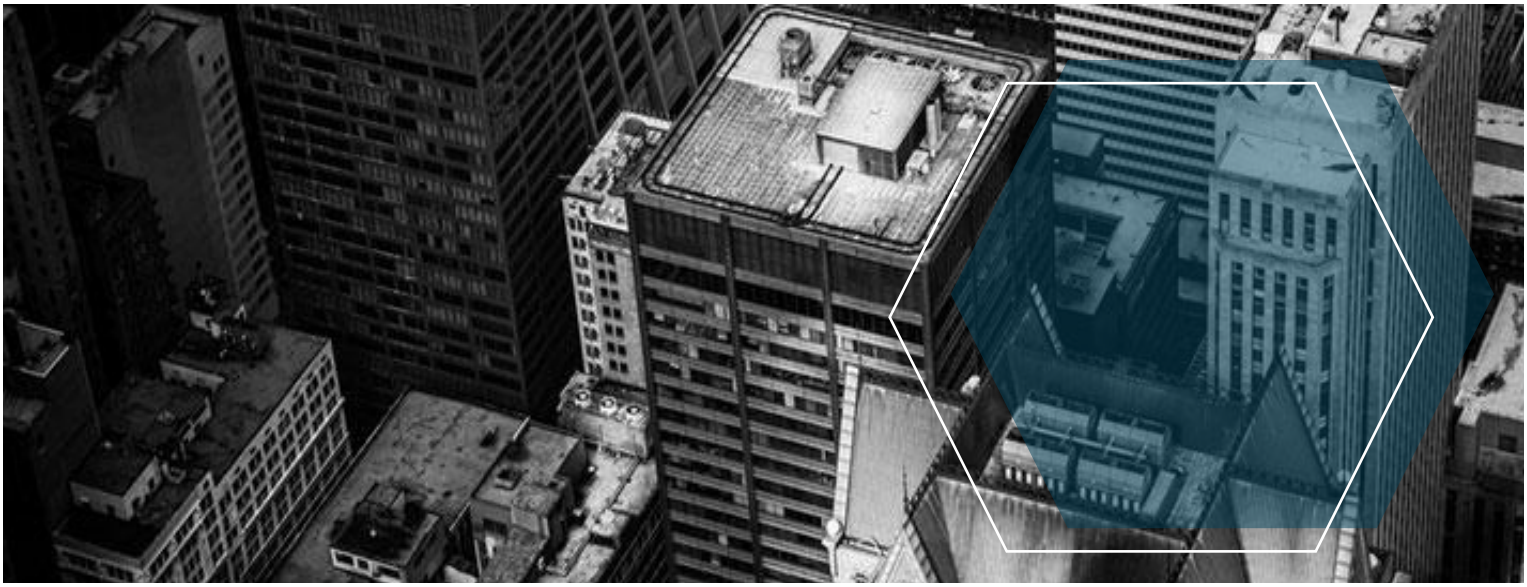

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THIS IS NOT AN OFFER TO BUY OR SELL SECURITIES. ALL INVESTMENT IS SUBJECT TO PRIVATE PLACEMENT MEMORANDUM. ALL INVESTMENT IS SUBJECT TO RISK, INCLUDING RISK OF LOSS. AN INVESTMENT IN A THE FUND INVOLVES RISK, AND NUMEROUS FACTORS COULD CAUSE THE ACTUAL RESULTS, PERFORMANCE, OR ACHIEVEMENTS OF THE FUND TO BE MATERIALLY DIFFERENT FROM ANY FUTURE RESULTS, PERFORMANCE, OR ACHIEVEMENTS THAT MAY BE EXPRESSED OR IMPLIED BY STATEMENTS AND INFORMATION IN THIS PRESENTATION. SHOULD ONE OR MORE OF THESE RISKS OR UNCERTAINTIES MATERIALIZE, OR SHOULD UNDERLYING ASSUMPTIONS PROVE INCORRECT, ACTUAL RESULTS MAY VARY MATERIALLY FROM THOSE DESCRIBED IN THIS PRESENTATION.