

RED OAK CAPITAL FUND, LLC

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- You must review the Fund Documents and risk factors disclosed in the Fund Documents prior to making a decision to invest. You should rely only on the information contained in the Fund Documents in making your decision to invest.
- This summary is not intended to provide, and should not be relied upon for, accounting, legal or tax advice or investment recommendations. You should consult your tax, legal, accounting or other advisors about the matters discussed herein.
- The Fund will not register as an investment company under the U.S. Investment Company Act of 1940, as amended (the "Company Act") in reliance upon the exclusion provided under Section 3(c)(7) thereunder, and, accordingly, the provisions of the Company Act will not be applicable to the Fund. The Fund will be a newly formed entity and has no operating history. An investment in the Fund will be suitable only for certain sophisticated investors who have no need for immediate liquidity in their investment. Such an investment will provide limited liquidity because interests in the Fund will not be freely transferable and may be withdrawn infrequently and only under certain limited circumstances. There will be no public or secondary market for interests in the Fund, and it is not expected that a public or secondary market will develop.
- Investing in real estate and real estate-related products involves a substantial degree of risk. There can be no assurance that the investment objectives described herein will be achieved. Investment losses may occur, and investors could lose some or all of their investment. Nothing herein is intended to imply that an investment in the Fund or the Fund's investment strategies may be considered "conservative," "safe," "risk free" or "risk averse." No regulatory authority has passed upon or endorsed this summary or the merits of an investment in the Fund.
- The summary description of a commercial real estate debt fund (the "Fund") to be formed by Red Oak Capital Fund, LLC ("Red Oak Capital") included herein, and any other materials provided to you, are intended only for discussion purposes and are not intended as an offer to buy or a solicitation of an offer to sell with respect to the purchase or sale of any security and should not be relied upon by you in evaluating the merits of investing in any securities. These materials are not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use is contrary to local law or regulation.

WELCOME TO THE RED OAK CAPITAL FUND



Red Oak's primary objectives:

01

The Fund will leverage capital and lend to seasoned real estate investors and developers who purchase, refinance, rehabilitate/construct commercial investment properties under non-conforming or what is commonly referred to as "hard-money" situations.

02

The Fund is a private real estate debt fund which will make direct investments, via short term loans, collateralized by income-producing commercial properties and other quality assets in major geographic and selected target markets.

03

The Fund targets unique commercial real estate situations in a market that has very little capital available to investors/developers, within markets that we are connected with and know extremely well.

04

The Fund targets an annual net return of 10-12% over a 4 to 6 year projected period.

05

Managers employ a fundamental investment philosophy focused on making direct senior loans secured by quality real estate that has been undervalued due to the limited availability of regular institutional capital, and in which the borrower has a clearly defined short-term exit strategy.



WHO WE ARE

Red Oak Capital Fund ("the Fund") is a U.S.-focused real estate private debt fund that seeks to take advantage of inefficiencies in the commercial real estate lending and credit market.



RED OAK CAPITAL'S COMPETITIVE EDGE



**Experienced
Management
Team**

- Extensive deal analysis and structuring expertise. Team has been involved in more than \$5B in commercial property transactions over the last five years.
- \$72.3M (*approximately*) of loans currently under review.
- Dedicated staff of trained case managers and analysts who have field experience implementing tactical strategies at the asset level to create value.
- Seasoned team of attorneys with more than 20 years experience closing transactions, with vast knowledge and ability in clearing title and any defect issues when necessary.



**Unique
Relationship
with Borrowers**

- Management has cultivated extensive relationships with brokers and borrowers by establishing themselves as a key player for funding real estate investments – giving Red Oak Capital a “first look” at these opportunities before deals are brought to the market.
- This network is constantly being expanded as Red Oak Capital selectively implements its vetted system into other key markets and asset classes.
- Management is forging strong relationships with borrowers as an investor with capital that can get deals completed on a timely basis in the current market when others cannot.

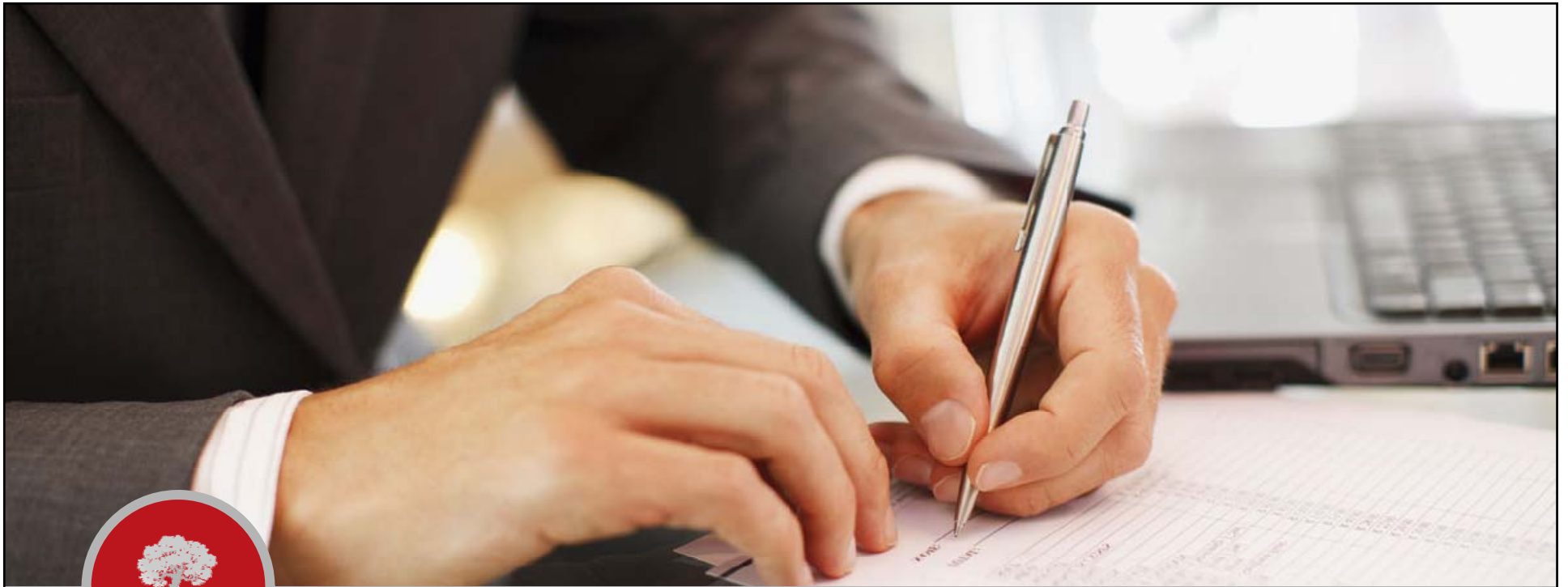
RED OAK CAPITAL'S COMPETITIVE EDGE



- Extensive network of contacts with expansive market reach to source meaningful deal flow.
- Management and affiliates have an intimate knowledge of the market in which we transact. Deals that come into our funnel are initially sifted through based upon location, asset type, collateral value, and asset quality.
- Deals that qualify then move through the process with strict adherence to multiple checklist reviews in every phase of the process, including initial evaluation, due diligence, and closing.
- At the initial evaluation, exit strategy options are discussed and defined, with contingency plans in place.



- Database of active investor buyers and qualified commercial brokers throughout the U.S.
- Existing relationships with multiple buyer sources; from educators in the real estate field to traditional banking and financial institutions.
- Established marketing process to solicit, review and attract specific project types within defined asset classes.
- Utilize a cutting edge CRM database, Infusionsoft software, that automatically connects transaction opportunities to borrowers and easily cross-references project underwriting matrices.



RED OAK CAPITAL FUND, LLC

THE CURRENT MARKET



Conventional Commercial Lenders have tightened standard underwriting norms leading to defaults in underlying paper and market illiquidity in interrelated financing markets.



We are in the midst of a significant demand for commercial capital due to:

- A strengthening economy
- Pent up demand from the economic woes of the past several years
- Major growth in almost all asset categories
- Large increases in mortgage resets that have been triggered

Traditional institutional capital is harder to obtain due to:

- Increased and tighter regulatory requirements
- Suppressed valuations due to perceived historical models
- Reduced LTV's from previous norms
- Tighter credit and collateral requirements
- Lack of flexibility in common-sense lending situations

Commercial notes are more abundant in the marketplace due to:

- Increased private market origination in recent years
- An institutional need to turn over portfolios more rapidly
- Regulatory changes forcing institutional liquidation of older note assets
- Shorter terms and cycle periods of commercial paper

THE OPPORTUNITY



- 01 Increased need for flexible private commercial capital solutions. Due to demand, commercial mortgage originations are expected to top \$485 Billion in 2016 – an increase of 6%. ⁽¹⁾
- 02 Values have rebounded in commercial real estate, presenting the Fund with ongoing opportunities in the marketplace — current market conditions are a result of previous lack of funding and forced liquidations.
- 03 Current dislocation in the credit markets has created the opportunity for investors to purchase commercial real estate assets at very attractive risk-adjusted returns, but which do not immediately fit the stringent guidelines of traditional lenders until stabilized.
- 04 Lenders are unable to rewrite many commercial loans coming due, leaving many quality properties without the ability to refinance or construct a good sale.
- 05 Many lenders are restricted to buyers with strong credit but lower LTV's and tighter lending standards.
- 06 Speed of capital funding on available opportunities creates greater rewards for investors – and for agile Lenders.

“
Red Oak Capital recognizes the current market challenges, and is uniquely positioned to capitalize on the opportunity with an excellent historical track record in debt management and an industry-leading operational infrastructure team
”

¹ Source: Mortgage Bankers Assn. report – 11/3/15

THE OPPORTUNITY



Red Oak Capital recognizes that the speed of capital funding on available opportunities creates greater rewards for investor/borrowers – and for agile Lenders.



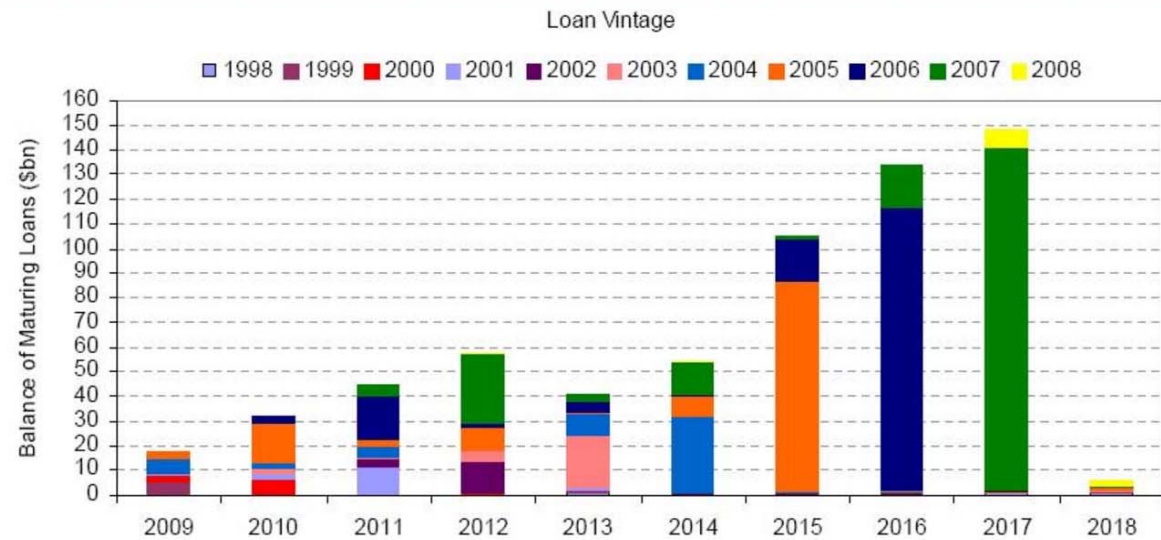
- 07 Until liquidity fully returns, re-priced assets will be unattractive to conventional banks and institutional lenders.
- 08 Most markets will not see full recovery until prices reset and the economy provides sustained market stability.
- 09 Lengthy institutional processing times result in lost opportunities for investors and developers.
- 10 We are in the midst of a significant cycle of a recovering economy with lower valuations and higher LTVs, as well as mortgage resets that have triggered.
- 11 Traditional banks and lenders need to eliminate paper on certain classes and types of assets, allowing for creative note restructuring.
- 12 Demand for capital is increasing. New development and rehab construction is up 13% from a year ago, and expected to rise another 6% in 2016 – to \$712 Billion. ⁽²⁾

² Source: Mortgage Bankers Assn. report – 11/3/15

THE OPPORTUNITY



Maturity profile of fixed rate commercial mortgages in CMBS transactions



Statistics indicate that over \$280 Billion in Commercial Mortgages will mature in the next two years.

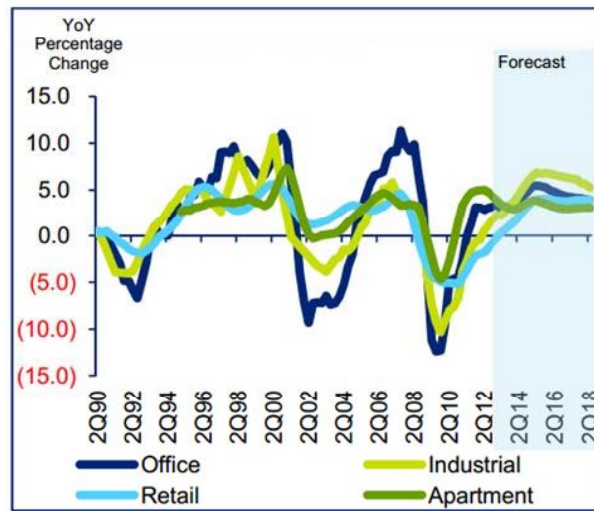
Source: Deutsche Bank report – 8/15

THE OPPORTUNITY

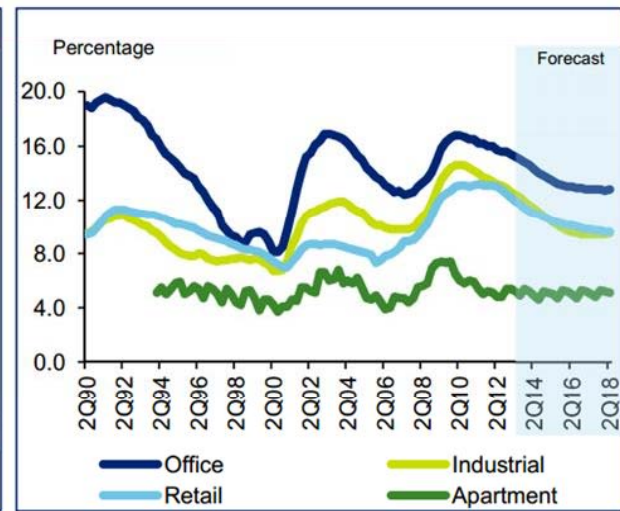


Rent growth has rebounded and expected to stay strong through 2018 – while vacancy rates continue to decline.

National rent growth by property type



National vacancy rate by property type



Source: Wall Street Journal, January 5, 2016
CBRE-EA, 2Q12

RED OAK CAPITAL'S INVESTMENT THESIS



Common-sense lending isn't all that "common" in the traditional commercial arena...

- 01 There are many good projects supported by quality collateral, and backed by credible sponsors that simply don't fit the rigid standards required by traditional lenders – even when the loan makes perfect sense.
- 02 New development and re-stabilization projects don't fit traditional lending guidelines, but provide lucrative returns for investors.
- 03 Based upon greater leveraged returns, borrowers are willing to pay higher rates for the added flexibility that private capital markets provide.
- 04 The current credit market dislocation has eroded value in real assets across all asset classes principally due to the fact that the structured debt and hybrid products available at the time were the primary driver of values.
- 05 The commercial market facilitated mortgage originations with investors who purchased yields as investments without regard to asset class or performance.
- 06 Commercial mortgages were originated in the primary market as short-term or interest-only type loans from banks or other financial institutions, pension funds and insurance companies. This was very profitable as long as markets remained strong and margins remained high.

MARKET CONSEQUENCES AND DRIVERS



Because of the economic downturn in recent years, many lenders were caught unable to renew these notes, forcing foreclosure, deferred maintenance, and deflated values.

Investors recognize that this created a vast supply of undervalued assets that simply required flexible short-term capital to improve, stabilize and generate substantial profits.

Quality commercial properties are abundant at below-market valuations.

Common sense development and rehabilitation projects have been stymied by red tape and nearsightedness by traditional lenders.

Credit markets continue to remain dysfunctional, causing the real estate market to demand access to more flexible private capital options.

Economic uncertainty in the U.S. is forcing lenders to take an overly conservative approach to lending criteria.

Lenders have many assets on their books, which have performed well with quality borrowers, but they are unable to refinance for technical reasons.

It is in this segment and dysfunctional anomaly that Red Oak Capital focuses its efforts and can take advantage of the arbitrage created by the current and ongoing market conditions



INVESTMENT SUMMARY

The Fund's Guiding Philosophy, Research-driven Approach,
Comprehensive Process, and Proven Track Record

RED OAK CAPITAL'S INVESTMENT PHILOSOPHY



Lend at a Discount

Investment process provides for a third party opinion of value as well as internal due diligence. Loans will not be made unless valuation meets our strict guidelines, normally no more than 80% of fair market value.

Preservation of Capital

Red Oak Capital will maintain a first position note and mortgage on every property it lends on to provide downside protection of capital within the Fund, emphasizing a return *of* your money as well as a return *on* your money.

Filling a Void

Red Oak Capital will provide funding to other key joint venture (JV) players, filling a void created due to the lack of capital available to fund targeted deals in the current market.

Speed and Efficiency

Red Oak Capital's streamlined process will allow for faster decisions and rapid deployment to allow investors and developers to capitalize on immediate opportunities.



RED OAK CAPITAL'S INVESTMENT PHILOSOPHY



Short Term Cycle

Short 12-18 month average term increases velocity of capital and liquidity for the Fund. Renewable options allow for flexibility in a changing market and safer deployment strategies.

Focus on "Sweet Spot"

Red Oak Capital's focus is on funding assets valued in the median market range +/- 20%, which allows us to further protect capital investments in any given market, based on demographic statistical analysis.

Intellectual Capital

Management will be able to leverage their experience working with commercial real estate and related assets to create real and substantive value to investors.

Fundamental Analysis

Red Oak Capital will employ a "back to basics" assessment of each opportunity, focusing on understanding the asset, the equity, each borrower, the circumstances, property level cash flow analysis and the exit strategy.



RED OAK CAPITAL'S INVESTMENT APPROACH



Red Oak Capital will employ a conservative investment strategy driven by management's highly successful experience in commercial real estate.



The Fund Will Focus On The Following Key Types Of Transactions:

01

Short term, high yielding senior loans collateralized by real estate assets to established and qualified investors and developers at reasonable LTV's, to be vetted through Red Oak's proven underwriting process.

02

Transactional situations that make good common sense with respect to prudent underwriting risk evaluation, but that do not meet the typical standards of conforming bank or institutional lenders stringent criteria.

03

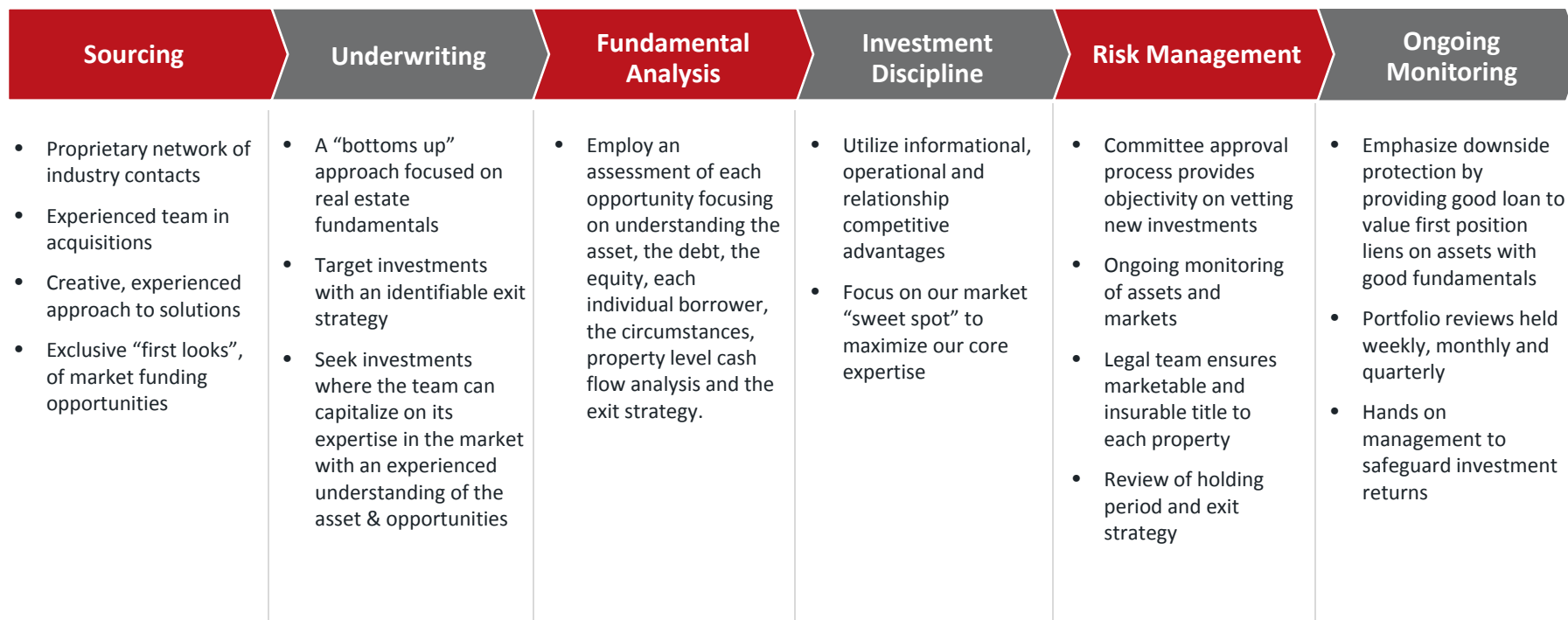
The purchase of performing and non-performing discounted senior loans secured by real estate resulting from credit driven events at low LTV's.

04

The sale of commercial notes, or fractionalizing of notes to increase returns and capital deployment cycles.



RED OAK CAPITAL'S INVESTMENT PROCESS



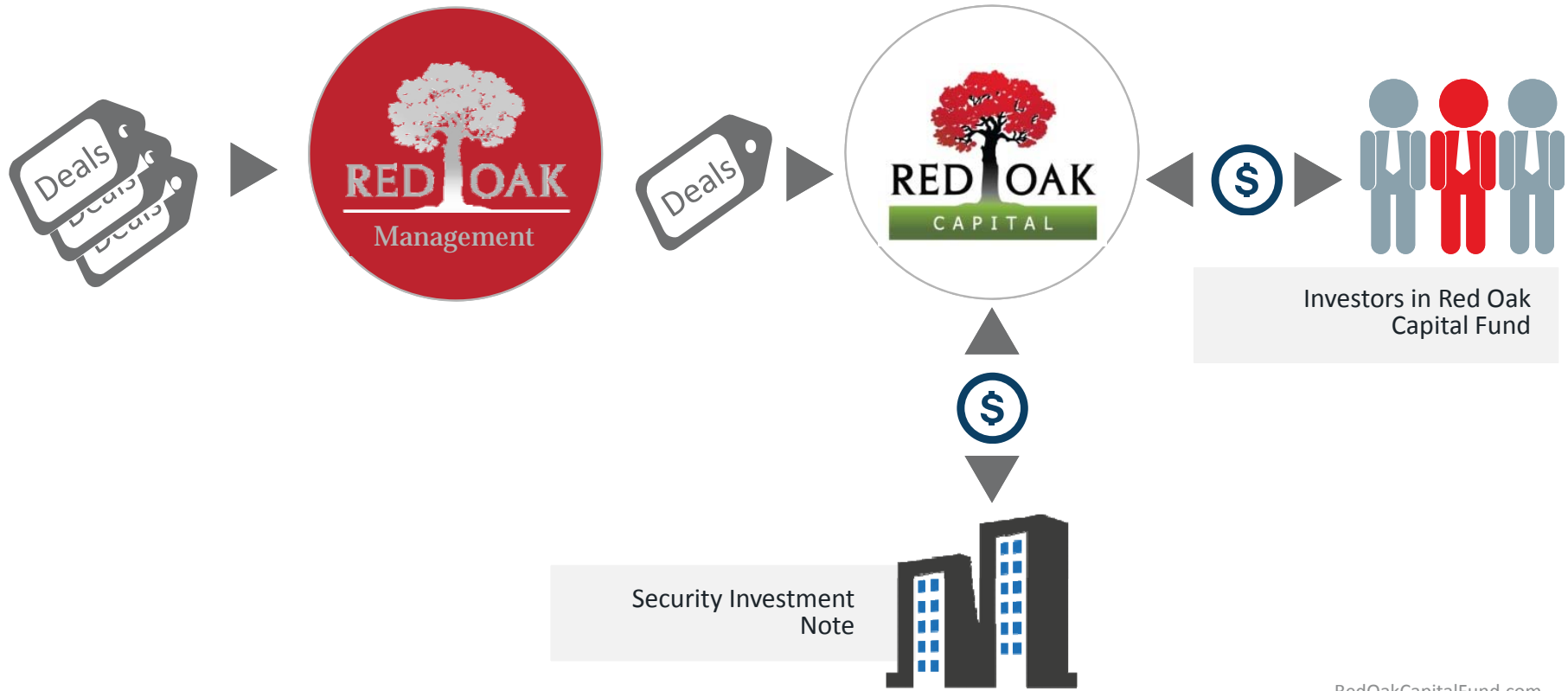
DEAL FLOW



Expedient Process Creates Opportunity



TRANSACTIONAL LIFECYCLE



A PROVEN TRACK RECORD



Principal Purchases:

Red Oak Capital's principals are experienced real estate investors with decades of experience, and over the last 5 years, have personally facilitated the funding and/or purchase of over 100 properties, valued at over \$250M.



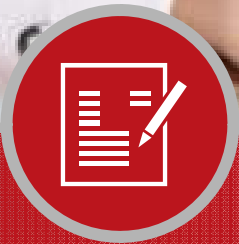
Advisory

Red Oak's principals are key players in the market for commercial real estate transactions and they have provided educational and strategic advice to multiple commercial investors, adding immediate value to their deals and building an investor base of buyers, brokers and potential joint venture partners in need of capital for targeted deals.



Investor Focus:

Red Oak Capital understands that in the overall underlying transaction, if the investor doesn't win, then nobody wins. Their practical real-life experience allows for an in-depth understanding of the positives and negatives of each transaction from the point of view of both the lender and the investor. In short – they've been on both sides of the fence.



THE FUND'S UNDERWRITING PROCESS

Borrower and Collateral Criteria

KEY UNDERWRITING CRITERIA - BORROWER



Red Oak Capital Will Adhere to Strict Borrower Underwriting Criteria Including:



Solid Business Plan

Borrowers must present a well thought-out and practical Executive Summary and Business Plan that addresses every aspect of the project.



Strong Individual Sponsors

Principals in the transaction must demonstrate sufficient knowledge and established experience in the specific asset class.



Financial Strength

Each principal will be evaluated for assets, reserves and financial capability.



Credit & Background Review

Sponsors and individual principals will be reviewed for credit risk and undergo extensive background checks.



Defined Exit Strategy

Targeted investments and transactions that have an identifiable and well-defined short-term exit strategy.

KEY UNDERWRITING CRITERIA - COLLATERAL



Red Oak Capital Will Adhere to Strict Collateral Underwriting Criteria Including:



Well Collateralized Funded Transactions

Focus on making first position loans that are made with reasonable LTV ratios based upon asset class, combined with possible additional cross-collateralization for added security.



Asset Valuation

Retain geographic and asset-specific valuation experts to determine reasonable collateral valuations, and conduct personal onsite visitations.



Professional Management

Seek investments where the asset is professionally managed for accountability and require regular asset and financial status reports.



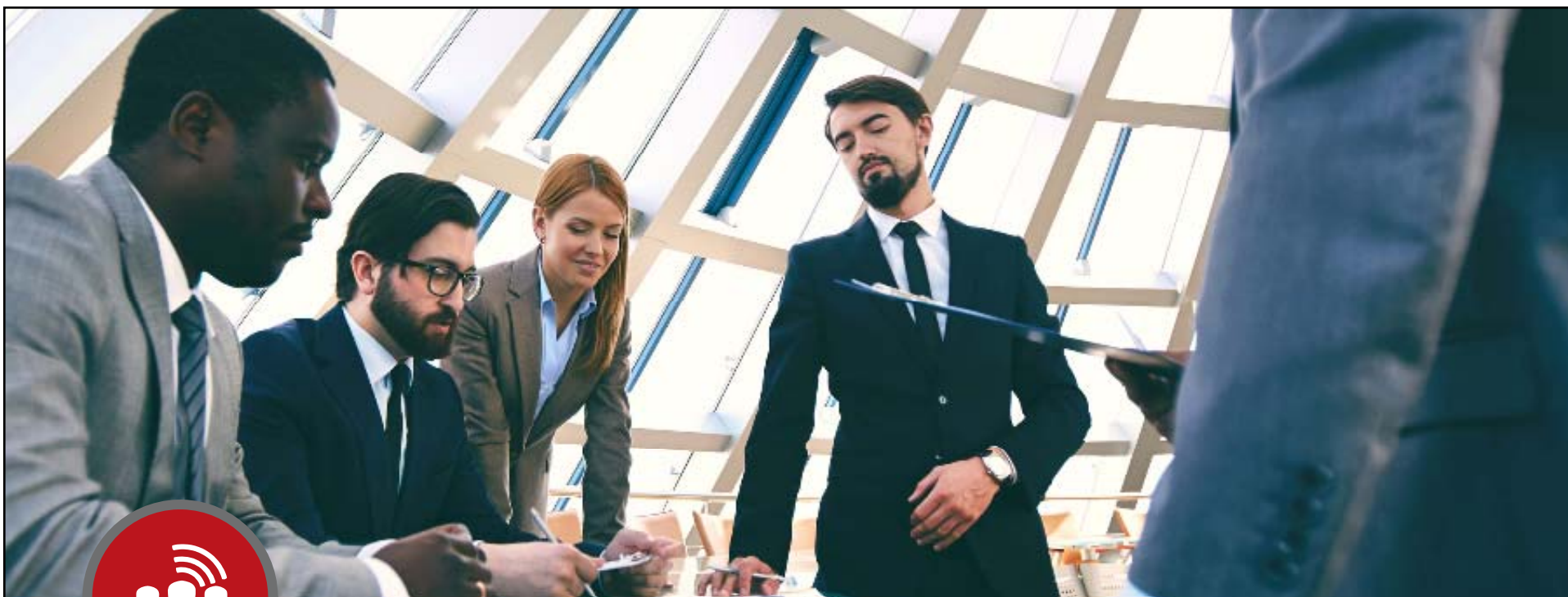
Financial Evaluation

Evaluate current and pro-forma financials to insure minimum debt service coverage ratios and predictable performance standards.



Contingency Planning

Structure transactions in such a way as to protect the fund assets in the unlikely event of foreclosure including seizure, management control and income assignment.



**THE FUND'S SERVICE PROVIDERS, DECISION-MAKING PROCESS,
RISK MANAGEMENT MODEL AND LEGAL STRUCTURE**

THIRD PARTY SERVICE PROVIDERS

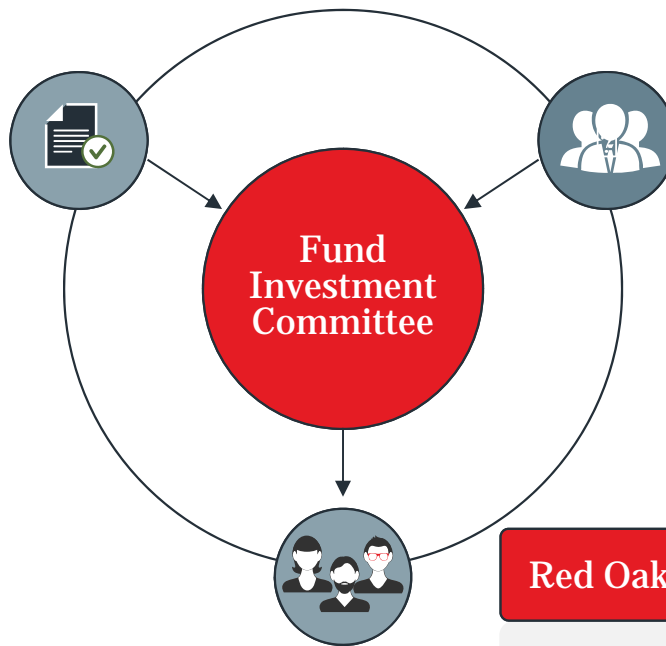


TRANSACTION APPROVAL - THE INVESTMENT COMMITTEE



Comprehensive Review

- Initial Property Review
PRELIMINARY APPROVAL
- LOI/Term Sheet Execution
APPROVAL
- All material diligence completed
FINAL APPROVAL
- Documentation Completed
Funding/Closing



Independent Verification

- Independent, Third Party
Verification of Due
Diligence and
Asset Valuation Data

Red Oak Operating Partners

- Investment Committee consists of :
- Chip Cummings
 - Jesse Clem
 - Joe Elias

RISK MANAGEMENT



Frequent Portfolio Review

- Portfolio reviews held weekly, monthly and quarterly.
- Maintain ongoing surveillance of asset performance and markets.
- Evaluate sponsor business plan implementation and execution of exit strategies.
- Committee approval process provides objective vetting of new investment applications.



Concentration

- Avoid concentrating loan portfolio to any one asset class or geographic location
- Avoid style drift into other assets that are not core to the Fund's investment objectives



Strong Borrower Focus

- Focus on seasoned borrowers with solid investment opportunities who are capable of making timely re-payments.
- Average Loan Term: One Year.

LEGAL STRUCTURE



Management's Relationship to the Investment Pool

- Manager is a Delaware registered limited liability corporation (LLC) owned and operated by the three principals.
- Red Oak Capital Fund a Delaware registered LLC .
- Operating agreement between the entities to invest the assets of the Fund and limit transactions between the entities.
- Restrictions on the transfer of assets and incentives from the Fund to management
- Fund complies with all federal and state regulatory compliance requirements.

Dividends and Disbursement to Investors

- Dividend payments distributed on a quarterly basis
- Upon liquidation, investors benefit from a preferred status in LLC providing for protection of principal.

The Operating Agreement

- Identifies the core responsibilities of manager and members
- Establishes a set of controls over the acquisition, management and divestment of assets
- Provides liquidating preferences over the collective entities
- Creates a clearly delineated mechanism for cash management between entities
- Articulates the fundamental principles governing the relationships between the Management and the Fund – creating an alignment of interests that are mutually beneficial.



OUR COMMITMENT TO TRANSPARENCY, INVESTOR
COMMUNICATIONS AND CAPITAL FUND TERMS

TRANSPARENCY AND INVESTOR COMMUNICATION



Red Oak Capital will maintain a high level of transparency with detailed reporting and reliable communication including the provision of the following:



01

Quarterly letter from Managers with detail on prior three months, including commentary on investment positions and outlook.

02

Quarterly performance reporting and investor capital account statements.

03

Annual audited financial statements and tax reporting by CPA.

04

Dedicated investor relations person to assist with questions, concerns or Fund operations.

05

Access to senior management.

06

Annual video conference investors meeting for updates and forecasts.

RED OAK CAPITAL FUND TERMS



Structure	Delaware Limited Liability Company
Return Target	10-12%+ net of fees
Targeted Debt	\$30 million
Minimum Initial Close	\$1,000,000
Minimum Commitment	\$100,000
Management Fees	2.00% on committed capital
Acquisition/Disposition/ Finance	None; Leverage may be applied judiciously by management
Asset Type	Commercial Income Producing Real Estate; Secured Real Estate Debt Instruments



REPRESENTATIVE CASE STUDIES

SAMPLE TRANSACTION: CHICAGO, IL



THE OPPORTUNITY

100-unit apartment complex in suburban Chicago. Looking to refinance current balance, but ineligible for conventional financing.

ASSET VALUE
\$4,000,000

LOAN AMOUNT
\$2,600,000

NET RETURN
12.60%

TRANSACTION DETAILS

- 3-year bank note is due but ineligible due to a recent fire which destroyed one building (20 units). Cannot refinance until building is rehabilitated and units are re-occupied.
- Currently there is an insurance dispute regarding cause and timetable for reconstruction. Insurance policy is paying rent on all damaged units until they are reoccupied.
- Property is in affluent area, and is rated as “Class A” with no deferred maintenance and good rental history.

INVESTMENT ANALYSIS

- No late payments on current loan, good credit, and stabilized DSCR of 122.
- New senior lien issued at 12% for a 12-month period. Interest-only, renewable.
- Normal costs and 3 points paid by borrower; Secured at 65% LTV.

SAMPLE TRANSACTION: KANSAS CITY, MO



THE OPPORTUNITY

Class A suburban office building purchase. Only at 57% occupancy due to death of owner and needs updating. Not eligible for conventional financing.

PURCHASE PRICE
\$2,300,000

LOAN AMOUNT
\$1,800,000

NET RETURN
11.45%

TRANSACTION DETAILS

- Current owner died and is being sold through estate. Needs updated and marketing to increase occupancy and lease rates. Will convert to NNN leases.
- Discounted sales price due to condition and distressed sale. Value after improvements is \$4,600,000. Office space in high demand in area with hospital across the street.
- Separate attached parking lot with 75 spaces which can be leased out.
- 6-month construction with conventional refinance in 12-18 months after new tenants are in and property is stabilized.

INVESTMENT ANALYSIS

- Strong borrowers with substantial down payment and additional collateral.
- New senior lien issued at 10.75% for a 12-month period. Interest-only, renewable.
- Normal costs and 4 points paid by borrower; Secured at 78% initial LTV. 39% Final LTV

SAMPLE TRANSACTION: DENVER, CO



THE OPPORTUNITY

Small strip shopping center. Looking to add additional units and parking, but current lender unable to extend existing loan.

ASSET VALUE
\$5,600,000

LOAN AMOUNT
\$3,640,000

NET RETURN
13.09%

TRANSACTION DETAILS

- Existing center with credit rated anchor. Needs to refinance current first lien and obtain \$750,000 for expansion of facilities.
- Previous title problem and lending terms prohibit existing lender from extending current loan. They will refinance entire amount after 12 months and stable history.
- Property is located in good area on major road. Tenant mix good and building is only 7 years old. Funds would create food court area and 20 additional parking spots. Future lease agreements in place from several franchises including Subway, Pizza Hut, Dairy Queen, etc.

INVESTMENT ANALYSIS

- Quality borrower with no history of late payments. NNN leases or modified gross.
- New senior lien issued at 12.75% for a 18-month period. Interest-only, renewable.
- Normal costs and 3 points paid by borrower; Secured at 65% LTV.

SAMPLE TRANSACTION: TAMPA, FL



THE OPPORTUNITY

72-key franchised hotel purchase. Property needs updating and conversion of existing space to conference room to increase revenue.

PURCHASE
\$2,100,000

LOAN AMOUNT
\$1,470,000

NET RETURN
12.13%

TRANSACTION DETAILS

- Existing property with good location. Poorly run by previous owner resulting in weak financials and preventing conventional financing.
- Cosmetic upgrades and additional conference space will increase revenues within 6 months.
- Good location near major highways. Sponsor is very experienced with current portfolio of 12 other hotel properties. Approved shopping center to be built near property within 12 months.

INVESTMENT ANALYSIS

- Solid borrower with good track record and experience. Conventional financing not available due to low occupancy.
- New senior lien issued at 12% for a 12-month period. Interest-only, renewable.
- Normal costs and 3 points paid by borrower; Secured at 70% LTV.

SAMPLE TRANSACTION: **COMMERCIAL NOTE**



THE OPPORTUNITY

Through a merger, Credit Union is carrying a performing senior note on a 40-unit garden apartment complex. Must sell due to audit & compliance.

NOTE BALANCE
\$821,560

ACQUISITION
\$613,330

NET RETURN
14.60%

TRANSACTION DETAILS

- Seasoned note secured by Class B multi-family real estate in suburban setting. Second lien to private party provides for LTV at 41%, CLTV at 79%
- Good payment history, property performance and financials. Borrower is non-profit corporation, making refinancing difficult
- Good location near major highways. Sponsor is very experienced with current portfolio of 12 other hotel properties. Approved shopping center to be built near property within 12 months.

INVESTMENT ANALYSIS

- Discounted purchase at 74.6% UPB increases yield to over 14% per year.
- Opportunity to refinance entire property in 24 months, or execute exit strategy.
- Minimal expense and review, with 6-month performance guarantee from Credit Union.



THE MANAGEMENT AND ADVISORY TEAM

MANAGEMENT BIOS



CHIP CUMMINGS
Senior Partner

Chip is the CEO and a Senior Partner with Northwind Financial Corporation, as well as a Managing Director for Bankers Capital in New York. He has more than 30 years of experience in the lending arena, and has managed a real estate capital fund for the past 5 years.

As a licensed broker and lender, he has overseen several billions of dollars in transactions, and is a Certified Mortgage Consultant and a Certified Fraud Examiner. Chip has been recognized in federal and state courts as a mortgage finance expert, and developed and administered several programs for the U.S. Department of Housing and Urban Development.

Chip has served on many Boards and national committees, is a #1 best-selling author of several books, and has appeared on numerous radio and television programs including as a financial expert for FOX News.

MANAGEMENT BIOS



JESSE CLEM
Senior Partner

Jesse is the co-founder and CEO of Loquidity, an online investment marketplace that specializes in debt and equity offerings, bringing almost 10 years of real estate experience as an investor, underwriter and evaluator. In addition, Jesse also has 10 years of experience as a senior leader at Fortune 25 corporations within the IT industry.

Jesse has a unique ability to blend business, real estate and technology into his ventures, having launched and sold numerous successful enterprises. In addition to his extensive personal real estate portfolio, he also created a hard money lending capital company to provide debt financing for numerous projects in the West Michigan area. He received his Bachelors of Science in Computer Science from Taylor University and also holds an MBA from the Ross School of Business at the University of Michigan.

MANAGEMENT BIOS



JOE ELIAS
Senior Partner

Joe is the co-founder and COO of Loquidity, possessing more than 14 years of executive operations experience with Fortune 50 companies and 15 years' experience in real estate development in the Midwest. An accomplished operations manager, he has spent his career leading corporate transformation and achieving significant operational efficiencies by successfully integrating new technologies. His expertise in lean transformation, acquisitions and real estate investing, combined with an entrepreneurial spirit, inspired him to develop innovative, scalable solutions to help transform the real estate investing landscape through Loquidity.

Previously, Joe served as a senior director at Comcast, managing a \$1 billion portfolio program where he and his team worked to implement new technology into existing processes, realizing an estimated \$300 million in cost savings. Prior to Comcast, he was a project manager at General Motors, devising solutions to achieve large-scale efficiencies. Joe has also owned and operated multiple successful family businesses, managing millions of dollars' worth of real estate assets in major Midwestern markets. He earned his Bachelor of Science in Management Information Systems from Wayne State University and holds an MBA from the Ross School of Business at the University of Michigan.

RED CAPITAL ADVISORY TEAM



ROBERT HELMS

Robert Helms is a professional real estate investor with real estate experience in nine states and six counties. As a former top producing real estate agent, Robert ranked in the top 1% of sales in the world's largest real estate organization. For 4 years, he taught Real Estate Practices & Appraisal at the college level.

A successful developer, Robert's investment companies have past and current projects valued at over \$500 Million. He is the co-author of Equity Happens – Building Lifelong Wealth with Real Estate and the host of the nationally syndicated radio show The Real Estate Guys™, now in its eighteenth year of broadcast. The podcast version of the show is the most downloaded podcast on real estate and is heard in more than 180 countries.



BETH CLIFFORD

Beth Clifford is the CEO of Beltway Investment Group, Inc. Caribbean Homes and Exports, Ltd and also Green Development Partners, Ltd and has been an entrepreneur, business strategist and hands-on manager for the past 25 years.

Working on Wall Street during the early 80's, she helped develop and lead the Wall Street Financial Services sales organization for Digital Equipment Corporation, pioneering the use of artificial intelligence and global networking onto the trading floor. She was Founder and CEO of a software development company that developed custom applications that improved the mission-critical operations of Fortune 50 Telecommunications and Public Utility companies. As CIO of a rapidly growing, Fortune 500 outsource manufacturing company, Beth managed a team responsible for all aspects of IT, while simultaneously integrating 13 business acquisitions in 18 months into the global strategy.

RED CAPITAL ADVISORY TEAM



MAURICIO RAULD, ESQ.

Mauricio is the founder and CEO of Premier Law Group. A nationally recognized attorney and expert in asset protection and private placements, Mauricio specializes in representing and educating investors from around the world. Mauricio also assists clients with their capital raising needs and ensures complete compliance with SEC and State rules and regulations.

A graduate of The University of California at Berkeley, Mauricio obtained his Juris Doctorate degree from Loyola Law School in Los Angeles, where he was a member of the Scott Moot Court Honors Board and selected as one of the top four “Best Oralists.” Mauricio regularly travels around the country as a noted speaker to business groups, as well as regularly contributing to The Real Estate Guys™ Radio show, which has become the number one most downloaded podcast on real estate investing.



THANK YOU

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