

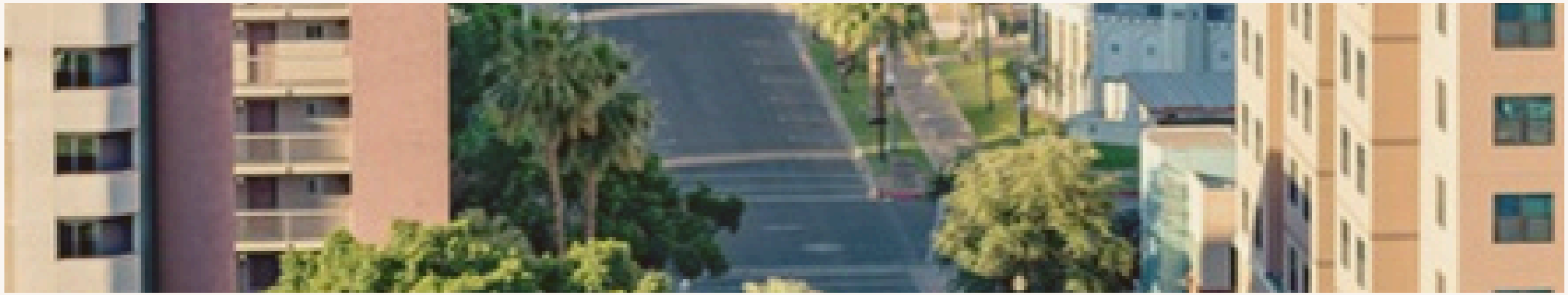

B.E. LENDING

INVESTOR PRESENTATION

# B.E. Lending: Overview of Fund Offerings

Explore four distinct investment strategies: private debt, real estate secured capital preservation, consistent, stable returns.

# A MESSAGE FROM THE FOUNDER



## Investment Opportunities with B.E. Lending

Dear Prospective Investor,

We are pleased to offer investment opportunities through our portfolio of private bridge loan funds. We originate and invest our funds in short-term, real estate-secured loans to experienced investors, builders, and developers, with a primary focus in Phoenix, Arizona, and select infill markets across the Southwest, Northwest, and South. Leveraging B.E. Lending's vertically integrated origination platform, all loans are sourced and underwritten exclusively in-house, and we are proud to have never lost a single dollar of investor principal or interest in any of our funds since inception.

Kindly,



Michael Bennett
CEO | Owner



Recipients should conduct their own independent investigation and due diligence and consult their own investment, legal, tax, accounting, and other professional advisers before making any investment decision. Wealth managers and other financial professionals are responsible for conducting their own due diligence and determining the suitability or appropriateness of any investment for their clients under applicable laws, regulations, and professional obligations. Investing involves risk, including the possible loss of some or all invested capital. There can be no assurance that any investment objective, targeted return, yield, distribution, or other anticipated result will be achieved.

BBB ACCREDITED BUSINESS

# B.E. FUNDS COMPARISON

| PROGRAM | PRIMARY OBJECTIVE | PREFERRED RETURN | BEST FOR |
|---|---|---|---|
| B.E. FUND III | Fix & Flip, Construction | 9% (~9.38%)* | Asset Diversification; Return Stability |
| M1 LOAN FUND | Stabilized, No Land | 7% (~7.22%)* | Retirement Funds and Risk Aversion |
| B.E. MEZZ FUND | Junior and Senior Position Financing | 11% (~11.57%)* | Investors Seeking Enhanced Returns |
| OPPORTUNISTIC LOANS | Single Asset Investing Opportunities | 8 - 12% | Direct Invstment, Single Asset Focus |

*Compounded

# UNLEVERAGED ADVANTAGE

Did you know? The vast majority of hard money lenders in Arizona and beyond are “leveraged” funds. Simply stated, that means they operate with the use of borrowed money in addition to investor capital, giving the bank a priority return, not the investor.

**Why is this important?** In a worst-case scenario, if a borrower defaults on a loan, the fund may end up owning the real estate it lent against. In an un-leveraged fund like most of our funds, the fund would own the real estate free and clear of any debt, without the obligation of answering to any senior creditors. **This is not the case for our competitors.** If the market turns abruptly and several loans were to default simultaneously, investors in a leveraged fund could potentially get wiped out by senior creditor(s) on a technicality, even if there is ample collateral. Having flexibility and control of the default process makes a big difference both from a profitability standpoint as well as the long-term risk management of the fund.

| | Un-Leveraged (B.E. Lending) | Leveraged (Other Hard Money Lenders) |
|---|---|---|
| Definition | Operating WITHOUT the use of borrowed money | Operating WITH the use of borrowed Bank debt |
| Risk | Risk Averse | Risk of Total Loss |
| Repayment | Flexible, subject only to the investors | Inflexible, subject to a short maturity or note acceleration by the Bank |
| Obligations | Primary obligation to the investors, no Bank | Priority obligation to the Bank, then secondary obligation to investors |



1 North 1st Street, Ste. 755, Phoenix, AZ 85004 | 480.706.0260 | www.belending.com | NMLS 1359227

# B.E. FUND III

## Bridge, Growth, & Construction Lending Fund

### Purpose

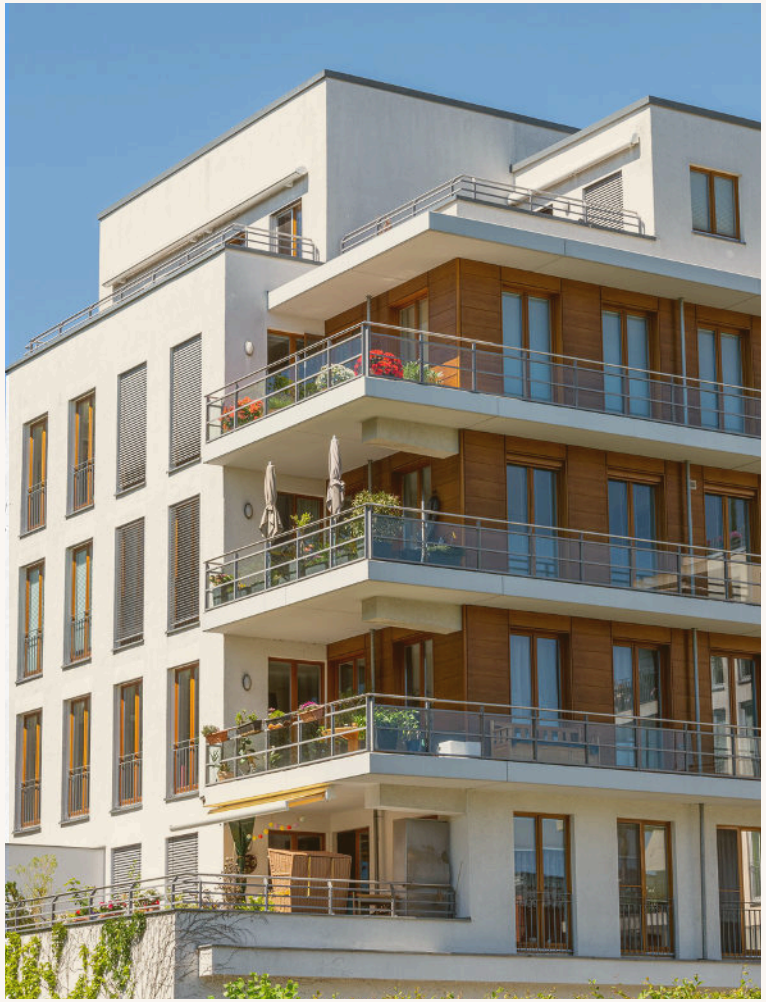
B.E. Fund III strives to deliver a consistent 9% annualized preferred return to investors while providing capital for bridge, value-add, and construction real estate projects. The fund focuses on first-position loans secured by residential and commercial investment real estate.

### Fund Details

- Inception Date: 2015
- Semi-Liquid
- 9% Preferred Return Annualized (~9.38% Compounded)
- First-Position Bridge and Construction Lending
- Mix of Residential and Commercial
- Maximum 80% LTV / 80% LTC
- Weighted Average LTV: 57.30%
- Default Rate: <1%
- Investor Fund Losses: $0

### Ideal Investor

Designed for investors who value stable income, capital preservation, and diversified exposure across a portfolio of first-lien real estate investments.



# M1 LOAN FUND LLC

## Capital Preservation

### Purpose

The M1 Loan Fund focuses exclusively on first-lien loans secured by stabilized residential and commercial investment properties, excluding land and construction financing, to maintain a more conservative risk profile.

### Fund Details

- Inception Date: 2020
- 7% Preferred Return Annualized (~7.23% Compounded)
- Stabilized Properties Only
- No Construction or Land Financing
- Maximum 65% LTV
- Weighted Average LTV: 43.17%
- Default Rate: <1%
- Investors Fund Losses: $0

### Ideal Investor

Conservative investors seeking stable income with a focus on capital preservation using private capital alternative IRA’s, self directed 401K, or retirement funds.



# Junior and Senior Lien Debt Fund



## Purpose

The B.E. Mezz Fund is designed to provide senior and/or junior position liens against investment properties. Any junior position loans must be secured behind either a conventional fixed-rate loan or a B.E. Lending affiliate lender. It will NEVER be in a subordinate lien position behind another high-interest hard money lender. It is designed to meet the demands of a changing residential and commercial real estate investment market by offering competitive pricing and a product offering that few institutional lenders and most private money lenders cannot accommodate.

## Fund Details

- Inception Date: 2023
- 11% Preferred Return (~11.57% Compounded)
- Junior and Senior Position Loans
- Max 80% Combined LTV
- Never Subordinate to Another Hard Money Lender
- Highest Yield Fund Offered by BE Lending
- Weighted Average LTV: 60.89%
- Default Rate: <1%
- Investor Fund Losses: $0



## Ideal Investor

Ideal for experienced investors looking to compliment a diversified portfolio with selective, higher-yield real estate opportunities.

# OPPORTUNISTIC LOANS

## Deal-By-Deal Investing

### Purpose

Our opportunistic loan offerings provide investors with the ability to evaluate and invest in individual real estate opportunities on a deal-by-deal basis. Each opportunity is accompanied by a comprehensive executive summary outlining collateral, loan structure, market fundamentals, underwriting rationale, and key mitigation strategies, allowing investors to make informed investment decisions.

### Fund Details

- Preferred Return Rate Varies on a Deal-By-Deal Basis
- Senior and Junior Position Loans Available
- LTV Varies on a Deal-By-Deal Basis
- Defined Maturities: Plan Confidently for Future Investment Opportunities
- Default Rate: <1%
- Investor Fund Losses: $0

### Ideal Investor

Investors seeking greater control over capital allocation and the flexibility to select specific opportunities that align with their investment objectives.



# B.E. PREFERRED INCOME FUND

## Core Income Fund

### Purpose

The goal of the B.E. Preferred Income Fund is to provide RIAs and wealth managers with a seamless alternative investment solution accessible through established, highly regulated investment platforms such as Schwab, with institutional-level audit, reporting, and compliance standards designed to support their fiduciary and due diligence requirements.

### Fund Details

- Expected Launch Date: 2027
- Semi-Liquid
- Annually Audited by PCAOB accounting firm
- 9% Preferred Return Annualized (~9.38% compounded)
- First-Position Mortgages plus Other Secured Instruments
- Mix of Residential and Commercial
- Maximum 80% LTV/80% LTC limits
- Default Rate: <1%
- Investor Fund Losses: $0

### Ideal Investor

This fund is designed for clients of Wealth Managers and RIA’s with access to alternative investment platforms.



# EXECUTIVE LEADERSHIP TEAM

Our Executive Leadership Team brings more than 65 years of combined industry experience, including over 30 years collectively building and leading B.E. Lending.



## Ryan Beglin

CHIEF FINANCIAL OFFICER

Ryan serves as Chief Financial Officer of B.E. Lending, overseeing the company's financial and business operations and the investment portfolio of the Fund. He plays a key role in financial strategy, investor relations, capital management, and supporting the company's continued growth.



## Michael Bennett

FOUNDER & CEO

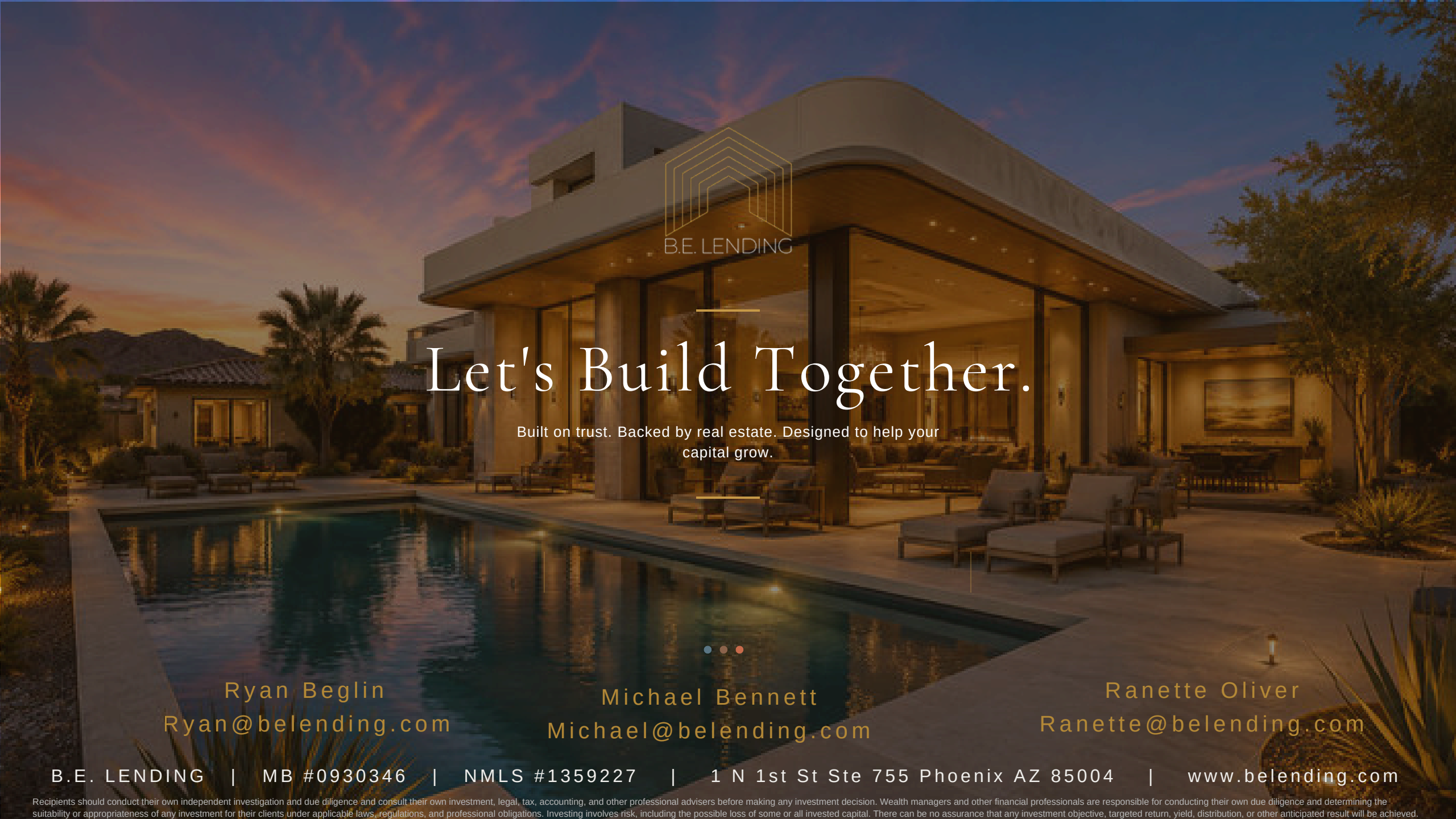
Michael founded B.E. Lending in 2015 and leads the company's overall vision, investment strategy, and lending policies. As Fund Manager, he provides strategic direction across the business, guiding B.E. Lending's continued growth and long-term success in the real estate lending and investment sectors.



## Ranette Oliver

CHIEF GROWTH OFFICER

Ranette oversees business development and growth at B.E. Lending, driving capital raising, investor relationship development, loan originations, and relationships with borrowers, brokers, and strategic partners. She also plays an active role in deal structuring and risk assessment while helping shape the strong team and culture behind the company's continued growth.




Ryan Beglin
Ryan@belending.com

Michael Bennett
Michael@belending.com

Ranette Oliver
Ranette@belending.com

B.E. LENDING | MB #0930346 | NMLS #1359227 | 1 N 1st St Ste 755 Phoenix AZ 85004 | www.belending.com

Recipients should conduct their own independent investigation and due diligence and consult their own investment, legal, tax, accounting, and other professional advisers before making any investment decision. Wealth managers and other financial professionals are responsible for conducting their own due diligence and determining the suitability or appropriateness of any investment for their clients under applicable laws, regulations, and professional obligations. Investing involves risk, including the possible loss of some or all invested capital. There can be no assurance that any investment objective, targeted return, yield, distribution, or other anticipated result will be achieved.