

# LOAD BEARING CAPITAL

## *Private Investment Overview*

Flips · Residential Development · Capital Partnerships

**3**

BUSINESS LINES

**25%+**

TARGET ROI

**4-7  
MO**

TIMELINE

# Why Real Estate. Why Now.

Real estate remains one of the most reliable vehicles for wealth creation — and the current market creates clear opportunity for operators with the right system.

**3.8M**

Unit housing shortage  
across the United States

**28%**

Average gross ROI on  
flips nationally (2025)

**\$1.8T**

Real estate transactions  
completed annually in the U.S.

*The gap isn't in opportunity — it's in execution. Most investors fail because they lack process, people, and structure. Load Bearing Capital is built around exactly that.*

# Built on Two Pillars.

Every successful real estate operation needs a deal-maker and a systems-builder. We have both.

## THE ARCHITECT

### Saurav

Managing Partner — Systems & Structure

- Designs every process, SOP, and internal system
- Final approval on all underwriting and deal structures
- Oversees finance, legal, and compliance
- Manages draw schedules, lender timelines, and investor reporting
- Builds the infrastructure that makes every deal repeatable

## THE CONNECTOR

### Harrison

Managing Partner — Deals & Relationships

- Maintains deep network of agents, wholesalers & investors
- Sources and negotiates off-market deal flow
- Manages all lender and private capital relationships
- Leads investor onboarding and ongoing communication
- Handles contractor vetting and disposition strategy

# Three Business Lines. One Infrastructure.

## 01

### Fix & Flip

We acquire distressed residential properties below market, renovate them using a vetted contractor network, and sell for profit.

- Off-market sourcing through Harrison's network
- Renovations managed by dedicated Project Manager
- Target 25–35% ROI per project
- 4–7 month average project cycle

## 02

### Residential Development

Ground-up or major renovation projects targeting new construction and larger value-add opportunities in growing markets.

- Permitted new construction and gut renovations
- Longer timelines with higher absolute returns
- Structured with construction draws
- Suitable for patient capital partners

## 03

### Capital Partnerships

We act as an equity partner for other operators who need capital but lack systems — bringing both money and management.

- Co-GP or LP equity positions
- We bring the process, they bring the deal
- Fee income + profit participation
- Diversifies our deal flow without adding overhead

# How We Structure Every Deal.

We deploy multiple capital sources to maximize leverage and protect equity investors.

## 65%

### Senior Debt

Hard Money / Bridge Lender

1st lien · Paid first · Interest-only during project · ~\$195K on avg deal

1ST POSITION

~\$195K

## 15%

### Mezzanine / Gap Funding

Private Lender · 2nd Position

2nd lien · Bridges gap · Higher rate than senior · Paid before equity

2ND POSITION

~\$45K

## 15%

### LP Equity

Passive Investors · Limited Partners

Preferred return first · Profit share after · Capital protected by LLC

PREFERRED

~\$45K

## 5%

### GP Equity — LBC

Load Bearing Capital · General Partner

We operate the deal · Fee income + promote on profits above pref return

PROMOTE

~\$15K

## Investor Protections

### ● Deal-Level LLC

Each project is its own entity. Your investment is isolated from other deals and company liabilities.

### ● Operating Agreement

Every LP signs a legally binding OA with defined rights, return schedule, and decision authority.

### ● Title Insurance

Every acquisition closes with title insurance. Liens and encumbrances are cleared before funds are used.

### ● Builder's Risk Insurance

Active construction sites carry full coverage during renovation — protecting against fire, theft, and damage.

### ● Monthly Reporting

You receive project updates monthly. No one should have to wonder where their money is going.

# The Numbers in Action.

Illustrative deal based on our target acquisition profile. All figures are projections.

### DEAL INPUTS

|                          |                  |
|--------------------------|------------------|
| Purchase Price           | \$175,000        |
| Renovation Budget        | \$65,000         |
| Closing Costs (Buy)      | \$5,500          |
| Holding Costs (HML)      | \$12,000         |
| Selling Costs (6%)       | \$17,700         |
| <hr/>                    |                  |
| <b>Total All-In Cost</b> | <b>\$275,200</b> |
| <b>Target Sale Price</b> | <b>\$295,000</b> |

### PROJECTED RETURNS

|                               |                 |
|-------------------------------|-----------------|
| Gross Profit                  | \$19,800        |
| <hr/>                         |                 |
| LP Investment                 | \$50,000        |
| Preferred Return (10% ann.)   | \$2,500         |
| Profit Share (70% of balance) | \$12,110        |
| <hr/>                         |                 |
| <b>Total LP Return</b>        | <b>\$14,610</b> |

29.2%

Return on invested capital  
~6 month project cycle

### TIMELINE

- **MO 1** Acquire & fund
- **MO 1-2** Demo + rough work
- **MO 2-4** Active renovation
- **MO 4-5** Finish & list
- **MO 5-6** Under contract
- **MO 6** Close & distribute

# Ready to Invest with Load Bearing Capital?

Here's how the process works — from first conversation to funded deal.

## 01 Introductory Call

We learn your investment goals, timeline, and risk profile. No obligation.

## 02 Receive Deal Package

When a deal matching your criteria is ready, you receive a full deal summary with numbers and structure.

## 03 Review & Commit

Review the operating agreement and deal terms. Sign your subscription docs and confirm your commitment.

## 04 Fund

Wire your investment to the deal-level LLC at closing. Your funds are deployed immediately into the project.

## 05 Receive Monthly Updates

Stay informed with monthly project updates throughout the renovation and sale process.

## 06 Collect Your Return

At sale close, your capital and profits are distributed per the waterfall — typically within 2 business days.