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Alternative Investing Club

We help members invest well to live and give more abundantly by providing education to build true, generational wealth outside the volatile stock market and providing access to institutional-grade alternative assets.

Alternative Investing Club

Freedom Growth Fund
Invest, Grow & Prosper

DANIEL HOLMLUND

- **Experience**: Investing since 2002 (CBOT, note investing, syndications, oil and gas, debts and more through 3,300+ units invested personally or with investors
- Software engineering by trade and serial entrepreneur. Purchased a seat on the Chicago Board of Trade at traded 10-Year Treasury Notes in the pit for a year.
- Located in Portland, OR with family

MICY LIU

- **Experience:** Real estate investing since 2019 across single familly, multi-family, fix and flips, RV parks, development, Mobile home parks, short term rentals, private lending based deals and more through 1,100+ units across 18 + deals personally or with investors
- Data and purchasing background by trade
- Located in Northwest Arkansas, No 1 fastest growing market per Milken report with family where some of the funds assets are

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Jim's Story – Ready for Freedom Journey

- Veteran in Texas moved from California, grandpa, and a man of many hobbies: BBQ, sewing, spending time with grandkids and more…
- Works for a fortune 500 company for years in a high tech sales
- Started a 5 year planning for retirement when he is 50 years old
- Started expedite the planning for early retirement when company was acquired
  - Owned some real estate and mostly invested in the stock market
  - Wanted to diversify into real estate passively to be handsoff, limited risks and most importantly more consistent income
  - Invested with Freedom Growth Fund in 2025 for passive income

- 2025, laid off due to the company post merge optimizations but was READY & HAPPY for the next chapter of his life and on track with his 5 year plan to exit!

"I was ready. I did not panic as I have been planning."

FREEDOM GROWTH FUND

Find and invest in the deals you want with our customizable platform.

- Personalize your own strategy: debt, equity, multi-family, industrial etc.
- A la Carte investments
- Your selected investments on one k1

PROJECTED RETURNS FOR BP LIQUID DEAL

	Class A	Class B
Projected annual return	12%	10%
Preferred return	8%	7%
Investor split after preferred return	80%	60%

BP LIQUID CASHFLOW FUND DEAL

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Table of Contents

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What we like about the opportunity

Sponsor

- Known the sponsor for the last 5 years and 3rd year working with the sponsor
- Last debt /private lending similar investment have consistently hit or exceeded projected return since inception.
- Great relationship and asset management experiences

More consistent income

- 10 - 12 % projected annualized return on monthly payment schedule

Capital Preservation focus

- Second loss position - less risky compared to the typical equity investments. Paid before equity owner in the underlying properties

- Diversified in in high-quality, selective loans nationwide within controllable risk factors such as LTV with 3rd party appraiser

- Along with the “arbitrage”, less volatile compared to the typical direct private lending

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SECTION 1

MARKET OPPORTUNITY

Deal - BP Liquid Cash Flow Fund Summary

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Market Opportunity

The Housing Shortage Continues to Persist:

- According to Freddie Mac's estimates, as of Q3 2024, there is a housing shortage of roughly 3.7M units. This supports a consistent, long-term demand for housing.

Aging Housing Supply:

- According to the National Association of Home Builders, the median age of owner-occupied housing is now 40 years old. Single Family housing starts jumped up early in the pandemic, but are slowly falling to pre-pandemic levels. Aging housing stock and slowing new construction could result in increased remodeling.

case study slides 20 - 24

Residential Transition (More Colloquially, Fix and Flip) Loan Demand Continues to Grow:

- Overall flipping volume declined modestly in 2024, but demand appears to be picking back up in 2025. According to ATTOM's 2024 U.S. Home Flipping Report, 297,885 homes and condos were flipped—36.8% of those were financed.

Yields are High on a Risk-Adjusted Basis:

- Either of the fund targets a net return of 10%-12%, which exceeds the returns of many equity investments on the market today while being in a second-loss position.

Debt Vs. Syndication

Debt

- Less lock up period -1 year
- Provides liquidity for secured mortgage debt
- Eligible projects are financed during the investment period —diversifying risk exposure
- Returns are sensitive to the amount of the loan financed with the warehouse facility, as well as the spread between the mortgage coupon and the warehouse facility interest rate
- Capital commitment at the debt level (i.e., senior to equity, where syndications participate)
- Option to foreclose if a sponsor does not pay back their loan; risk exposure in second-loss position
- 25-35% margin of safety, in the event of a default, because borrower equity is in first-loss position

Syndication

- Five- to seven-year lockup
- Funds equity to own real estate
- Investment typically goes to a single asset, so risk exposure is concentrated
- Returns are sensitive to how market dynamics and the sponsor's operational excellence drive rents, vacancy, expenses, and NOI
- Capital commitment typically at the equity level (i.e., preferred or common)
- Return of capital depends on sponsor execution, property sale, or refinance
- 0% margin of safety (i.e., equity in first-loss position)

SECTION 2

OPERATING PARTNER

Team Track Record

BP Mezzanine Opportunity Fund

- More than $70M deployed into the BP Mezzanine Opportunity Fund strategy
- The fund has achieved a 19.4% annualized return with a single foreclosure and 0 net credit losses since inception.

Vontive

Vontive is a Top 25 business purpose mortgage originator, servicing, and technology platform with a $2 billion track record of industry leading loan performance.

Note: Annualized return as of December 2025 without dividend reinvestment

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SECTION 3

LOAN, CAPITAL, LENDING & FUND STRUCTURE

BEACON RIDGE
CAPITAL MANAGEMENT

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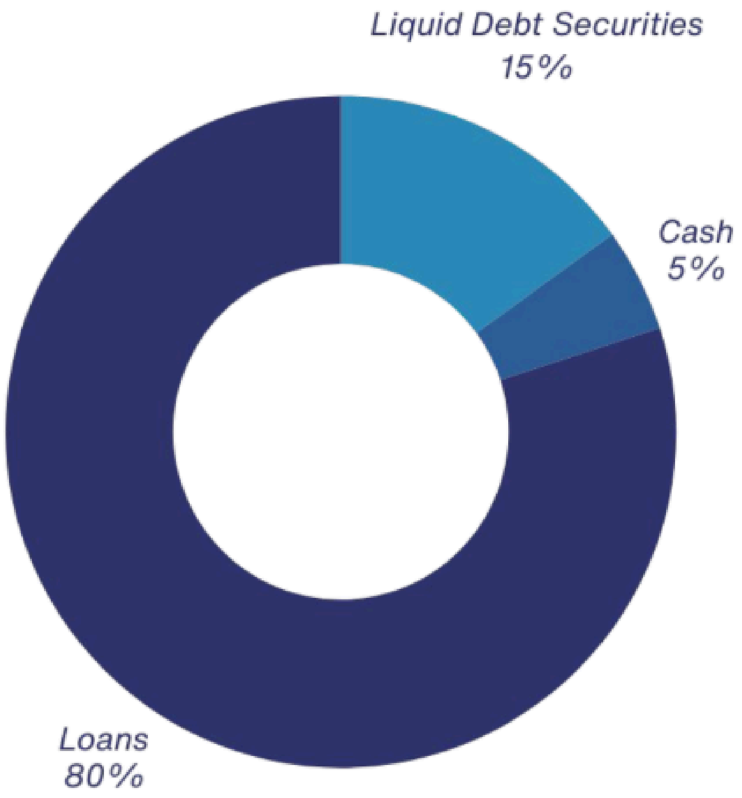
Fund Allocation

The Fund will primarily finance loan acquisitions through an 80% advance-rate warehouse facility, targeting attractive risk-adjusted returns. The fund will also have a small allocation to short term securities (like treasuries), and cash to provide liquidity and facilitate the fund’s short lockup period.

The Funds targets a blended gross return of ~10-12% with favorable liquidity for LPs.



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Operating Partner: Bozeman Capital Partners

CEO

Charles McKinney covers investment structuring and risk management. Charles has a 22-year career as an entrepreneur, real estate investor, and financial services executive. Charles is the CEO and cofounder of Vontive, a fast-growing mortgage-technology and Fintech lending businesses focused on real estate investors and backed by leading venture capital firms. Previously, Charles was senior vice president and head of analytics at Auction.com. From 2009 to 2014, Charles was one of the executives responsible for managing credit losses for Freddie Mac's $1.4 trillion single-family mortgage portfolio, where he oversaw resolution of a ~$72 billion loan loss reserve.

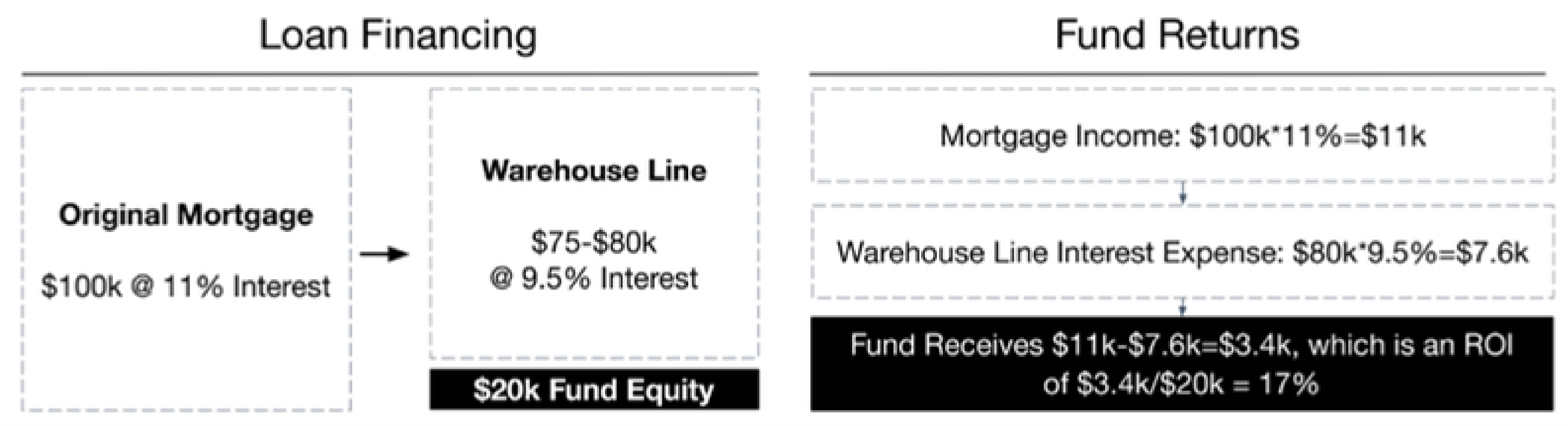
Fund Manager Relations

Kunaal Kumar covers risk analytics, investor reporting, capital raising, and portfolio management. Kunaal has an extensive background in computer science and quantitative finance, with experience developing algorithmic trading strategies for equities and derivatives, as well as working at a leading Big Tech firm. He began investing in real estate by building a rental portfolio in Seattle while working as a software engineer full-time, eventually transitioning to focus on capital raising and deploying capital into real estate credit strategies at scale.

Whole Loan Allocation

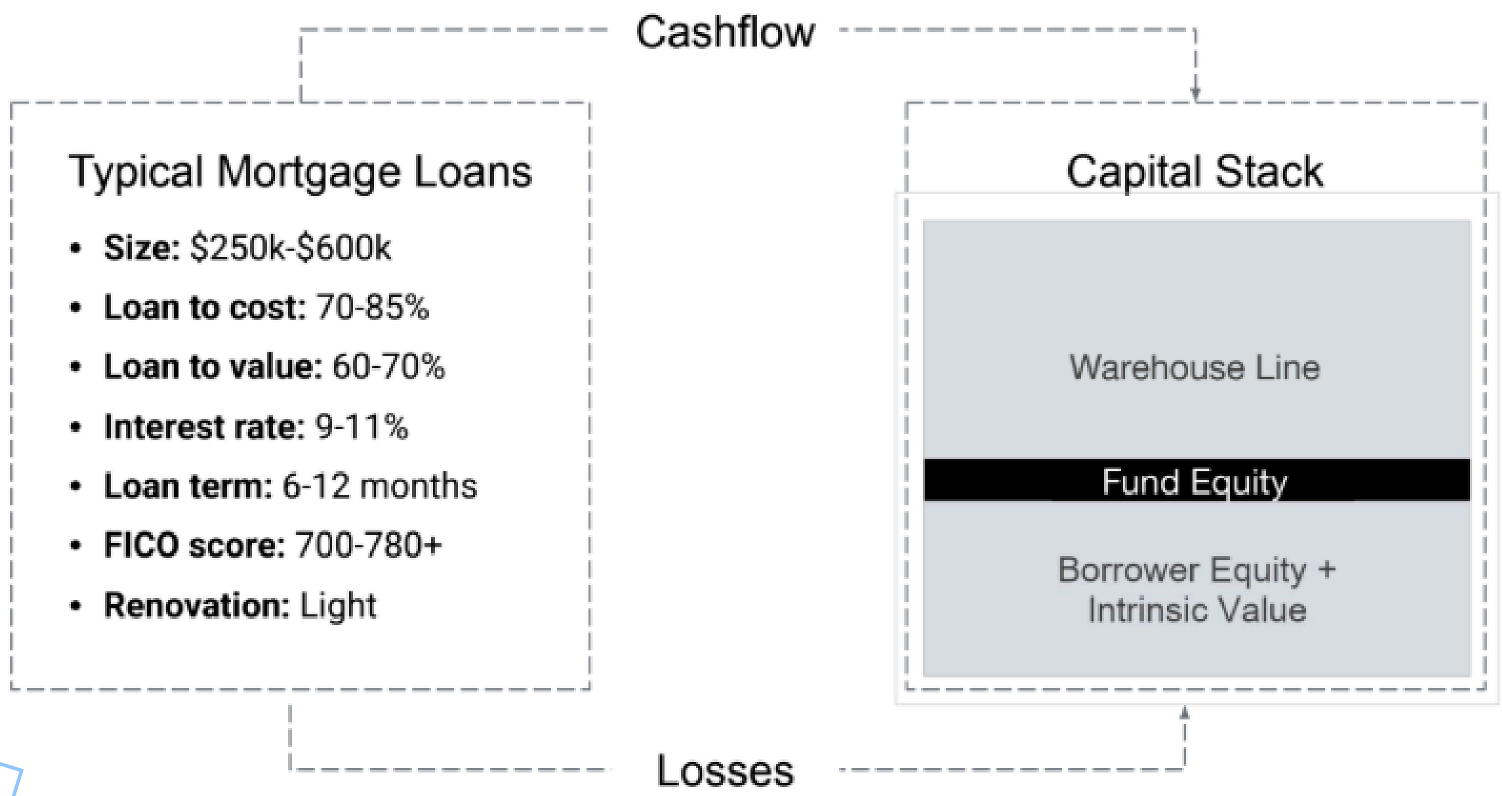
The Fund will use a warehouse line of credit with an 80% advance rate to buy whole loans. Once we select a mortgage loan to buy, we draw **75-80% of the purchase price** from our warehouse line and post the loan itself as collateral. We supply the remaining **20-25% as equity**, which absorbs any potential losses first in the event of a foreclosure.

The borrower pays interest on the full loan; the Fund remits the interest payments to the warehouse lender and keeps the spread. When the borrower repays, the Fund first pays down the warehouse balance, then returns equity and profit to the Fund. Refer to the diagram for an example:



Capital Structure

The Fund contributes capital for a first-lien mortgage to purchase a property and working capital for renovations. The warehouse line is used to finance 80% of the loan, and the Fund's capital occupies the remaining 20% of the loan. The Fund, effectively sits in the middle of the capital stack which generates higher leverage and higher returns.



Capital Commitment Process

The Fund sources opportunities to deploy capital through lender partnerships. A lender must demonstrate its mortgage origination process covers the following activities with rigorous underwriting.

Structuring

- Loan application
- Lending offer preparation, review and acceptance
- Data and document collection

Underwriting

- Entity review (e.g., KYC and good standing)
- Guarantor(s) background and credit review
- Investing experience review
- Liquidity and tangible net worth analysis
- Property condition, repair scope of work, and 3rd party valuation
- Title and insurance review

Closing

- Loan document preparation
- Closing, document execution and signed document review
- Mortgage funding and deed of trust recording
- Custodial setup of loan documents

Servicing

- Loan administrator setup of payment collection
- Monthly payment ACH and remittance to note holders
- Renovation draws approved after property inspection lien releases, and SOW completion review

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Evaluation Criteria

Character

Does a borrower honor their financial obligations and responsibly use credit? Is their profile free of bankruptcies, foreclosures, and defaults? Is there propensity for strategic default?

Experience

Does a borrower have a track record with similar investments? Is their experience in the market where we will provide financing? Do they have a team and mature operations?

Liquidity

Does the real estate entrepreneur have liquidity to fund their equity, holding costs, property renovations, and working capital, and to resolve any unforeseen problems?

Collateral

Do current and near-term market trends support the property value? Will loan to value absorb any idiosyncratic losses and/or significant house price correction?

Compliance

Are fraud, legal and compliance risks determined to be effectively zero for each borrower, loan and property, both at origination and over the life of the loan?

Illustrative Lending Criteria

Mortgage Debt

- 6-month loan term
- First-lien, business-purpose mortgage
- Working capital loan for property repairs
- Personal guarantee from business owner(s)
- Completion guarantee for property repairs

Lending Markets

- Metros with strong household formation, job growth
- Targeting Class A and B submarkets
- Avoiding rural properties

Borrowers

- Entity in good standing
- FICO score > 680, no 60+ day delinquencies in last 2 years, and no foreclosure or bankruptcy in last 7 years
- Experienced investor buying >10 properties per year
- Liquidity >20% of the cost of projects outstanding
- Covenants to restrict future debt outstanding

Properties

- Residential homes, no commercial properties
- After repair, eligible for conventional financing
- Repair budget <40% of purchase price
- No title defects, insurable
- 3rd party valuation

Margin of Safety

- 75% maximum / 70% target loan to value after renovations are complete

Liquid Allocation

The Fund will target a 15% allocation to liquid securities, and another 5% to cash. The purpose of the liquid securities is to enable a short lockup period while also generating yield.

Examples of acceptable securities include:

- **MBS ETFs**: Like the iShares MBS ETF or the Vanguard Mortgage-Backed Securities Index Fund
- **US Treasuries**: Generally targeting a duration of 3 months or shorter
- **Short-Term Investment Grade Corporate Bonds**: The Fund may invest in corporate bonds rated A or higher by Moody's

Risk Management

Discount to Intrinsic Value: The loans we buy are at conservative LTVs, with LTAIV < 75% LTARV < 65%. All of our loans have a significant buffer of borrower equity ahead of our position to absorb losses first.

Borrower Concentration Limits: We limit fund exposure to a single borrower to 5%. If a single borrower runs into financial difficulties, they can't bring down our entire portfolio.

Focusing on Borrowers With High Liquidity: Part of the underwriting process is to make sure that the borrower has a significant amount of liquidity on hand for the down payment, float construction costs between draws, and handle unforeseen expenses

Geographic Diversity: Our loans are spread out across the country, and we have limits to prevent concentration in individual markets. This prevents individual market performance from having an outsized impact on fund performance.

Experienced Borrowers: Many of the borrowers in our portfolio complete many flips per year and have a track record of exiting. Any foreclosure in the past 7 years is an automatic disqualification.

SECTION 4

REAL ESTATE PROJECT EXAMPLES

Phoenix, AZ 85034: Resale to first time homebuyer

Metrics

Purchase Price	$172k
Renovation Budget	$55k
Loan to Cost	80%
Loan to Value	54%
Repair Contribution	2.86x
Timeline (Days)	105
Borrower Equity	$46k
Resale Price	$330k
Net Profit	$73k
Annualized ROI	337%

Before | In Progress | After

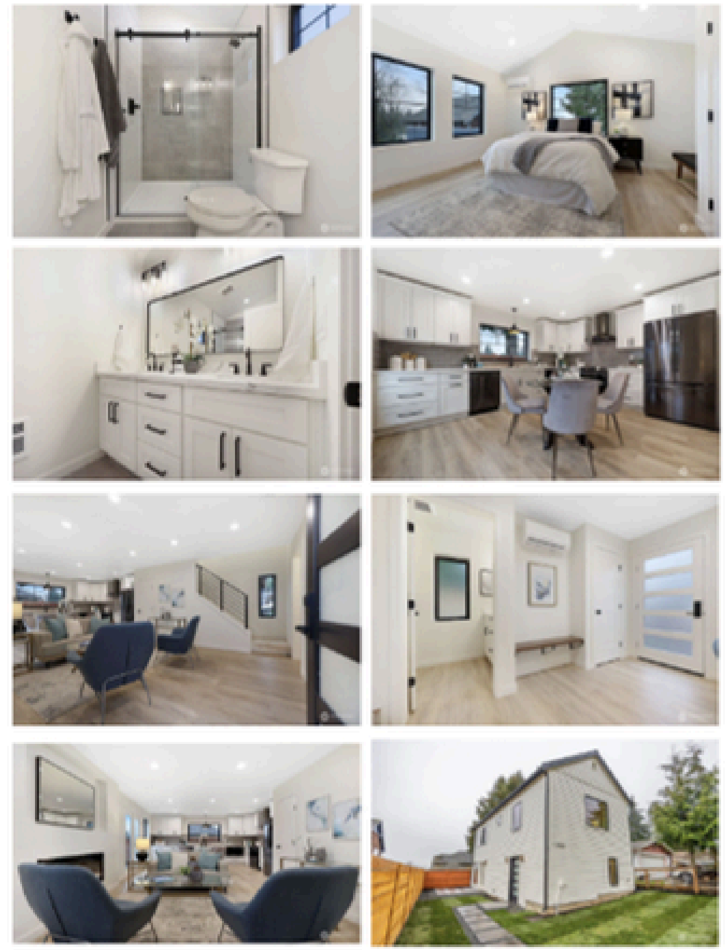
Seattle, WA 98125: Accessory dwelling unit

Metrics

Purchase Price	$215k
Renovation Budget	$260k
Loan to Cost	55%
Loan to Value	42%
Repair Contribution	1.77x
Timeline (Days)	147
Borrower Equity	$215k
Sale Price	$675k
Net Profit	$151k
Annualized ROI	141%

Construction

After



Acquisition Timeline & Next Steps

We are only allowed to have 99 investors in each fund. We have received a lot of interest and some commitment already on this investment. We will take the remaining commitment on a first come first serve basis with subscription documents.

Click here or Scan the QR Code for the next steps

- **Investment commitment FCFS**
- **Legal documents signed by Friday, May 15th**
- **Funding due by Monday, May 18th**
- **Preferred returns start accruing June 1st**
- **1st distribution expected Aug 2026**

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Contact Information

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