



# PASSIVE INCOME

## FOR BUSY INVESTORS

**Discover The Predictable,  
Low-Risk Income Offered By  
The Legacy Land Income  
Fund**

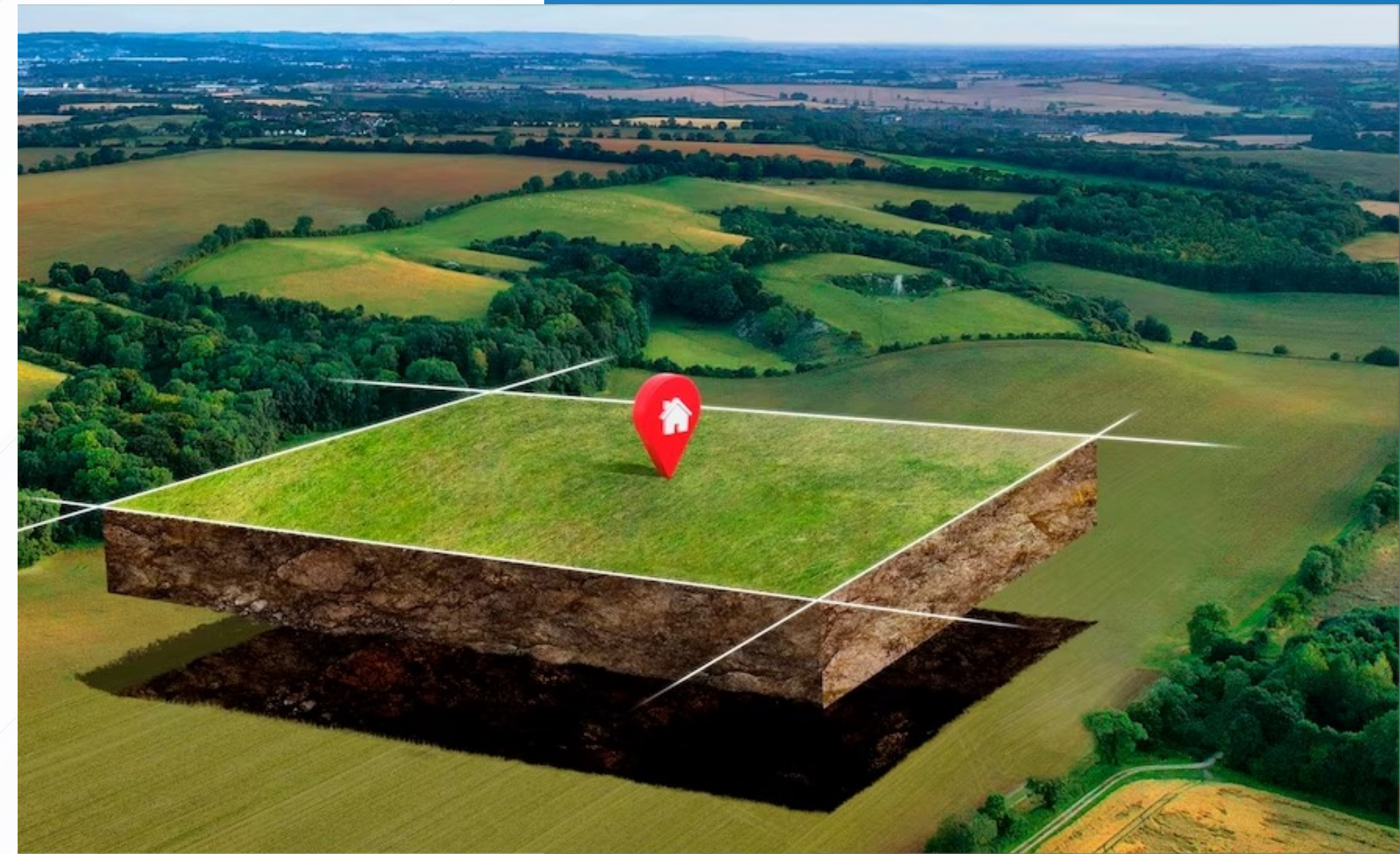
**IMPORTANT INFORMATION:** This document is for informational purposes only, does not represent an offering, and is NOT an invitation to make an investment in any fund. PAST PERFORMANCE MAY NOT BE REPEATED. Investing in funds can involve significant risks, including loss of capital. There is no guarantee of performance. There is currently no secondary market through which the fund units may be sold and there can be no assurance that any such market will develop. An investment in a fund is not intended as a complete investment program and should only be made after consultation with independent investment and tax advisors. Only investors who do not require immediate liquidity of their investment should consider a potential investment in a fund. The risks involved in this type of investment may be greater than those normally associated with other types of investments.



# Legacy Land Income Fund

Welcome to **Legacy Land Income Fund**. With a proven track record, our seasoned managers have successfully implemented strategies focused on acquiring seller-financed land notes and crafting short-term lending programs for land investors. Our approach ensures safe investments secured by the properties in first lien position with conservative Investment-to-Value.

Guided by the conviction that investment strategies should mirror the long-term vision for our lives, our focus is on building predictable and passive cash flow to achieve greater time freedom for the benefit of our families and personal aspirations. **We invite you to partner with us to unlock the full potential of our investments.**



# ISSUES WITH MODERN INVESTING



## LACK OF CLEAR INVESTMENT CHOICES:

Investors prefer simple, secure, and predictable investments with reliable returns.



## RISK:

Investors shouldn't be concerned about the sudden reduction or loss of their investment income.



## VOLATILITY:

Consistency matters. A steady 10% return outperforms a volatile 15% return **every time**.



# BONDS ARE NO LONGER THE ANSWER FOR INCOME



The higher the bond coupon rate, the higher the risk of not getting your principal back.

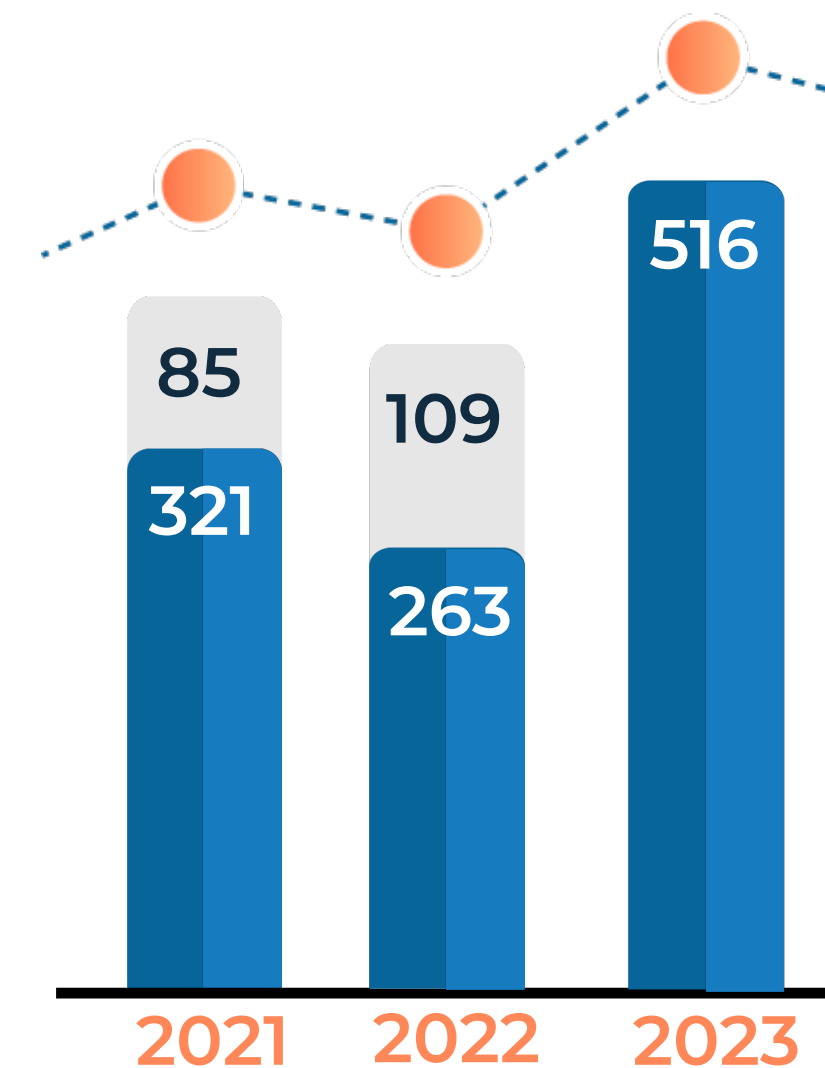


This risk is compounded with corporate bankruptcies spiking and high-yield defaults more than doubling.

## HIGH-YIELD BOND DEFAULT RATES

- 1.35% at year end 2022
- 2.99% for high yield as of December 20 2023.

## CORPORATE BANKRUPTCIES





# WHERE DO WE GO FROM HERE?

Real estate emerges as a natural choice for those desiring predictable income; however, not all options align with investors' needs and preferences.

## REAL ESTATE OWNERSHIP

- High transaction costs
- Continually rising expenses
- Constant maintenance
- Management issues
- Vacancies
- Illiquidity
- Risk of damage
- Leverage risk

## MULTIFAMILY SYNDICATION

- Unpredictable interest rates/expenses
- Best results follow market corrections
- Sponsors often exaggerate their successes
- Risk of capital calls
- Value-add model requires many moving parts

## REIT

- Lack transparency
- Illiquid
- Sponsors often have little to no skin in the game
- High commission fees reduce working principal
- Higher minimum investments
- Limited diversification



# INTRODUCING THE LEGACY LAND INCOME FUND

LEGACY  
LAND INCOME FUND

Our fund operates like a bank, holding notes and originating short-term, property-secured loans. Accredited Investors have the opportunity to invest alongside us, earning preferred income from borrowers' monthly payments. Throughout the fund's lifespan, investors hold a preferred position\*, receiving consistent updates and access to financial reports, all with the aim of ensuring transparency and fostering a collaborative investment experience.



**\*Preferred Return:** Profits are distributed to investors first, sponsors second

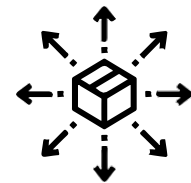


# INVESTOR BENEFITS



## Exceptional Preferred Return:

Earn a competitive preferred return of **10%**, surpassing other low-risk investment options.



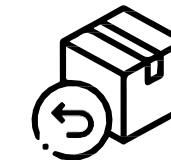
## Monthly Distributions:

Begin receiving monthly distributions immediately after your initial investment.



## Investors First:

Investors receive their returns before the fund sponsors.



## Steady Returns in All Markets:

Reliable returns, regardless of the economic environment.



## Shared Values:

Our fund sponsors are also investors, aligning our interests with yours.



## Optional Compounding for Growth:

The choice to reinvest returns can create exponential gains.



## Efficient Cost Structure:

Low expense investment model.



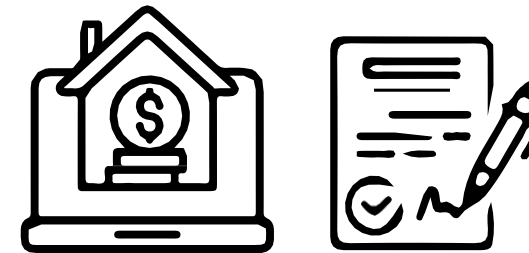
# NOTE INVESTING: SECURED REAL ESTATE INCOME STREAMLINED

A "Note" represents a straightforward debt obligation involving a predetermined number of principal and interest payments, with the added security of being backed by the property itself. This structure allows the lender to enjoy the property's security while mitigating the risks typically associated with property ownership.

## Real Estate Mortgage Note Investing Explained



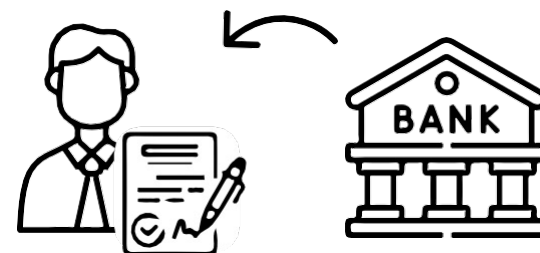
A land seller offers a seller-financed loan for a buyer to purchase a property, and requires a credit profile and a large down payment.



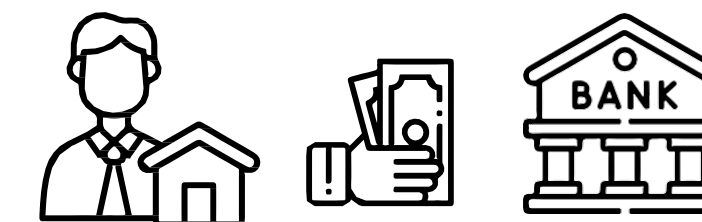
The seller has the buyer sign a note and mortgage at closing, which outlines how much is owed, the terms required to repay the loan, the responsibilities of the borrower, and how the property secures the debt.



The buyer now owns the land and pays a principal and interest payment to the loan servicer each month.



The seller assigns the note and mortgage to **Legacy Land Fund**. The borrower continues to pay their mortgage payment, but now the servicer remits the payments to **Legacy Land Fund**, and we receive passive cash flow every month!



The land seller needs cash now, so they sell the mortgage note at a discount to **Legacy Land Fund**.





# **MORE ABOUT THE FUND**

DESIGNED TO FULFILL THE REAL ESTATE INCOME PORTION  
OF YOUR PORTFOLIO

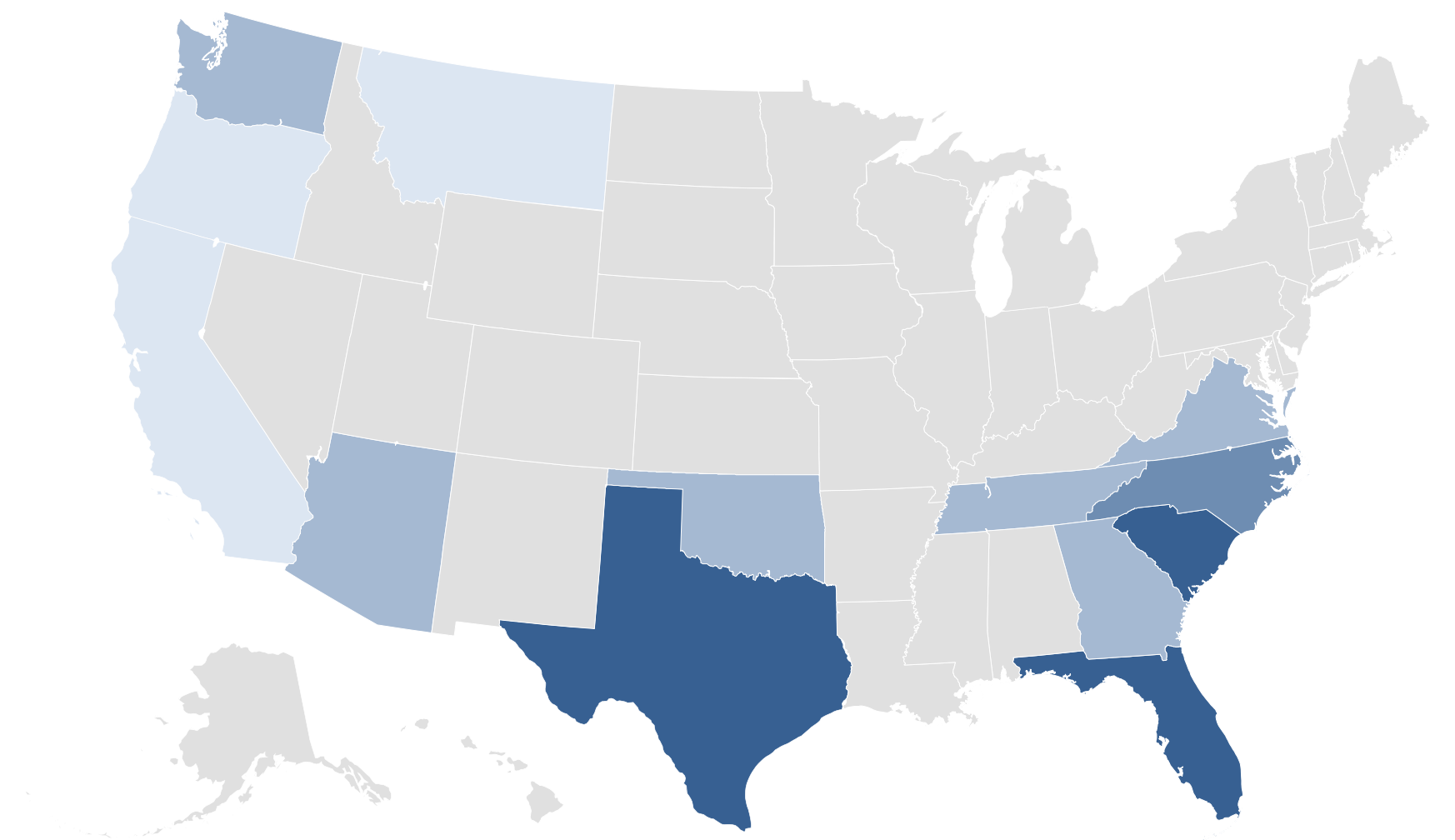


# MITIGATING RISK

As fund sponsors and co-investors, our goal is to reduce risk within the fund. We do this by maintaining a simple, debt-free investment model that includes:

- ▶ Geographic diversification
- ▶ Professional servicing
- ▶ Lender title insurance policies
- ▶ High-demand, growing markets
- ▶ Large down payments
- ▶ Low Investment-to-Value
- ▶ Buyer credit screening
- ▶ Thorough due diligence on the collateralized asset

## Fund Properties By State

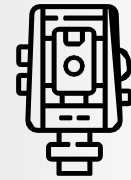




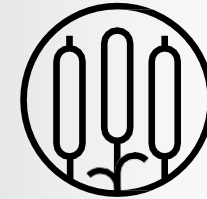
# OUR DUE DILIGENCE



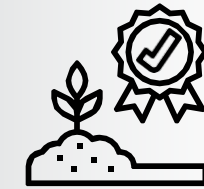
Legal Access



Topography



Water/Wetlands/  
Floodplain



Soil Quality



Zoning



Value



Market Demand



Utilities



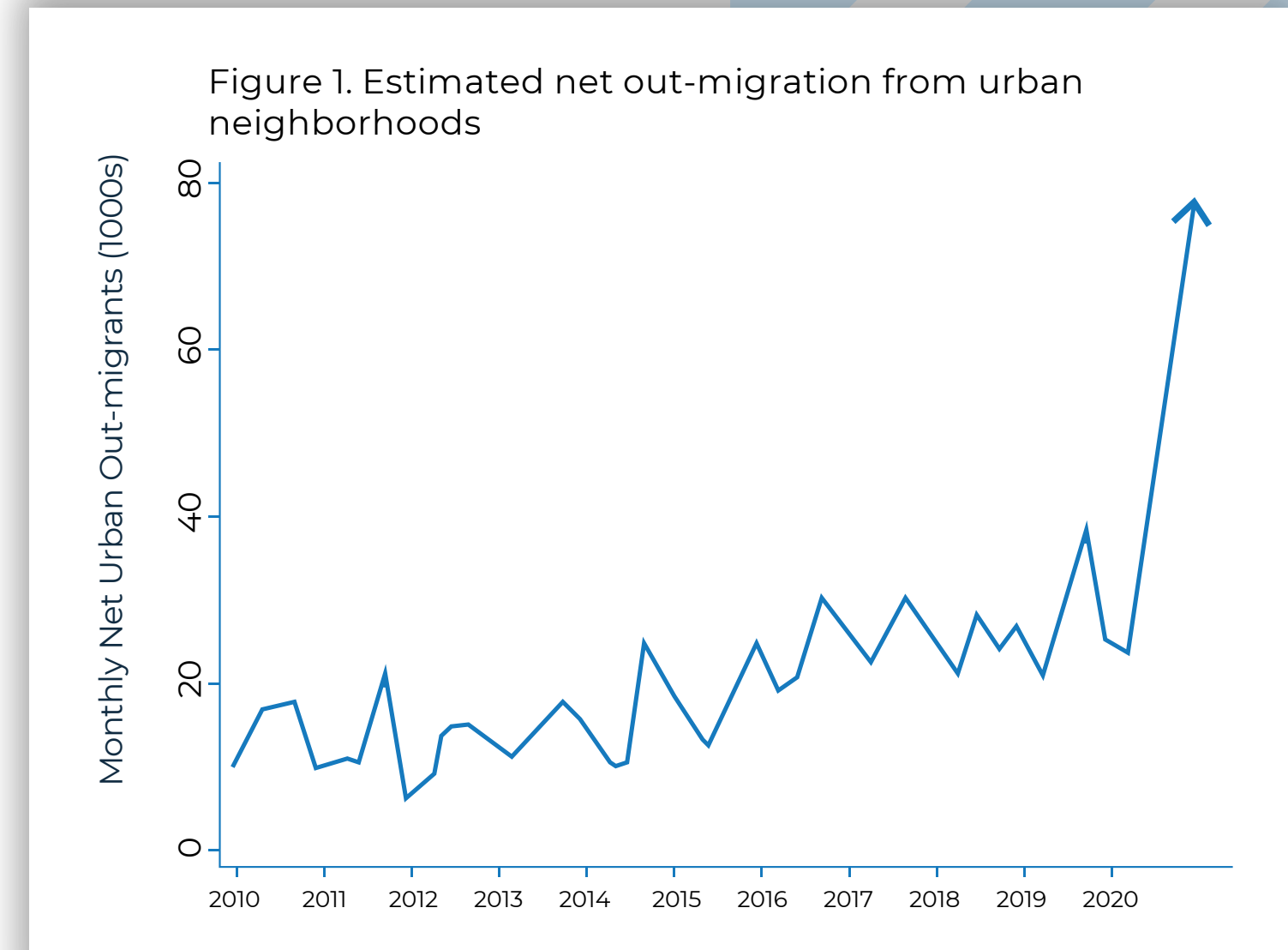
Title Search

# WHY VACANT LAND?

**Bridging The Gap:** The scarcity of banks offering land loans under \$200,000 creates a significant opportunity. We are well-positioned to assist both land sellers and buyers, all while providing attractive investment opportunities for our valued investors.

**Rural Shift:** The recent "urban exodus" phenomenon witnessed more than two million individuals migrating from cities to rural areas. This shift has been facilitated by several factors, including:

- ▶ **Remote Work Opportunities:** The widespread acceptance of remote work by companies offers individuals the flexibility to live in more rural settings while maintaining their careers.
- ▶ **Enhanced Delivery Services:** The proliferation of delivery options for essential goods ensures that even remote areas have access to necessities.
- ▶ **Starlink Satellite Internet:** The advent of satellite internet provides reliable connectivity, bridging the digital divide for those in rural locations.
- ▶ **Solar and Battery Advancements:** Ongoing improvements in solar panels and battery technology make off-grid living more sustainable and appealing.
- ▶ **Affordable Housing Options:** Increased affordability in mobile and manufactured homes expands housing choices for those seeking a rural lifestyle.



**Two Million Individuals Migrating From Cities To Rural Areas.**



# SAMPLE INVESTMENT RETURNS

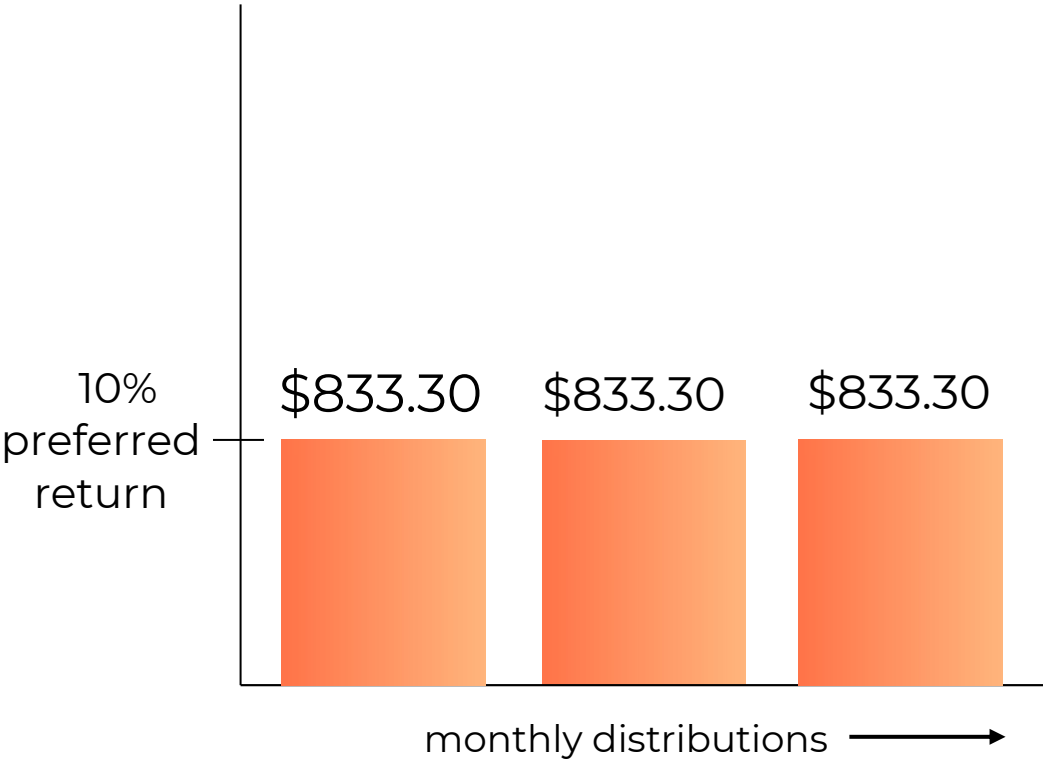


\$100,000 INITIAL INVESTMENT\*

## MONTHLY DISTRIBUTION OPTION

Automatic distributions start immediately

10% preferred return, \$833.33 monthly distributions

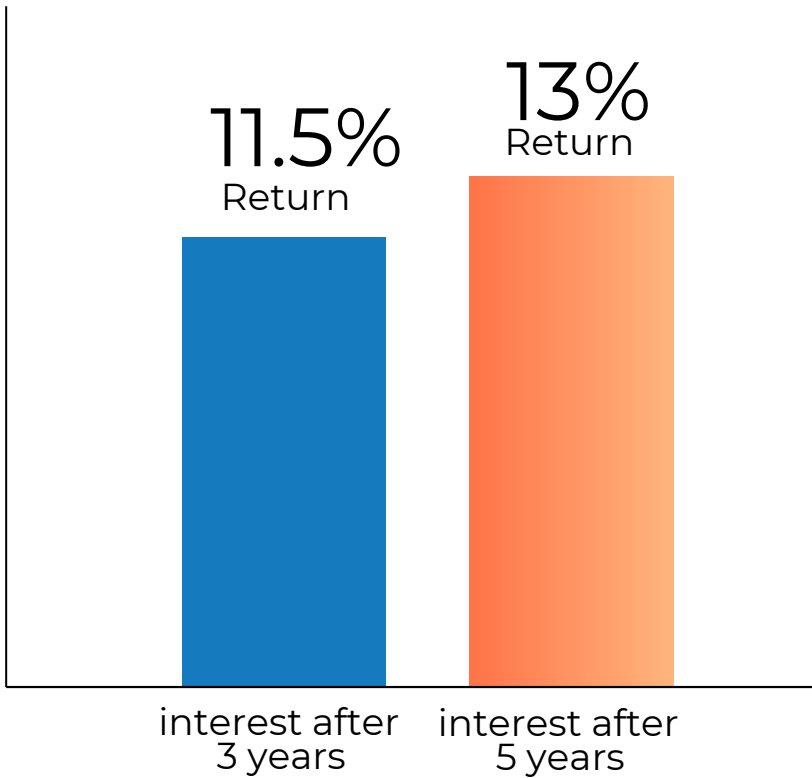


## COMPOUNDING OPTION

Increase your overall returns

\$134,818.18 principal and accumulated interest after 3 years (~11.5% return)

\$164,530.89 principal and accumulated interest after 5 years (~13% return)



\*For illustrative purposes only. Not a guarantee.

# FUND DRAWBACKS

What are some of the downsides of investing in Legacy Land Fund?



No  
Depreciation  
Offset



Accredited  
Investors  
Only



One Year  
Commitment  
Required



\$50,000  
Minimum  
Investment



Not as Liquid  
as Wall Street  
Investments



# MEET THE COFOUNDERS

DECADES OF EXPERIENCE IN REAL ESTATE AND NOTE INVESTING.

Disclaimer: Founders are not CPAs, attorneys, or financial advisors and do not provide legal, tax, or financial advice. Seek out professional advice before making any investment decisions.





## QUINN MCARTHUR

A devoted husband and father, Quinn is a West Point graduate and former Green Beret. He balances faith-driven values and a commitment to stewardship with his real estate investments.

Quinn excels as an investor, leveraging his extensive background in finance and comprehensive real estate expertise as a commercial real estate developer and asset manager. Renowned for his mastery in land acquisitions and active involvement as a note investor, he passionately pursues his interests in faith, family, finance, and fitness.



## ERIC SCHARAGA

Before fully committing full-time to the world of notes and lending, Eric devoted 23 years of his life to educating high school students. In 2001, he started investing in rental properties, with a vision of full-time real estate investment, a goal he only achieved through note investing.

Eric is an authority in residential and commercial lending and default. His expertise spans residential performing, non-performing, active bankruptcy, and vacant land notes. In 2020, Eric authored the book *Lienlord*, a comprehensive introduction to the world of note investing.

**Collectively, Quinn and Eric have purchased over 500 mortgage notes and currently hold over 1.5M in land notes.**

**They have financed over \$5.5M in land acquisitions across 36 states.**

*We are continuously drawn to the unique opportunities in the land industry and remain laser focused on conservative investment opportunities with transparency and control.*



# NEXT STEPS

Whether you would like to learn more, invest today, or schedule a call, feel free to complete an investor interest form on the fund website.

Learn more about the fund's investment model and the world of note investing through a complementary copy of the book, ***Lienlord***.

[www.legacylandfund.com](http://www.legacylandfund.com)

