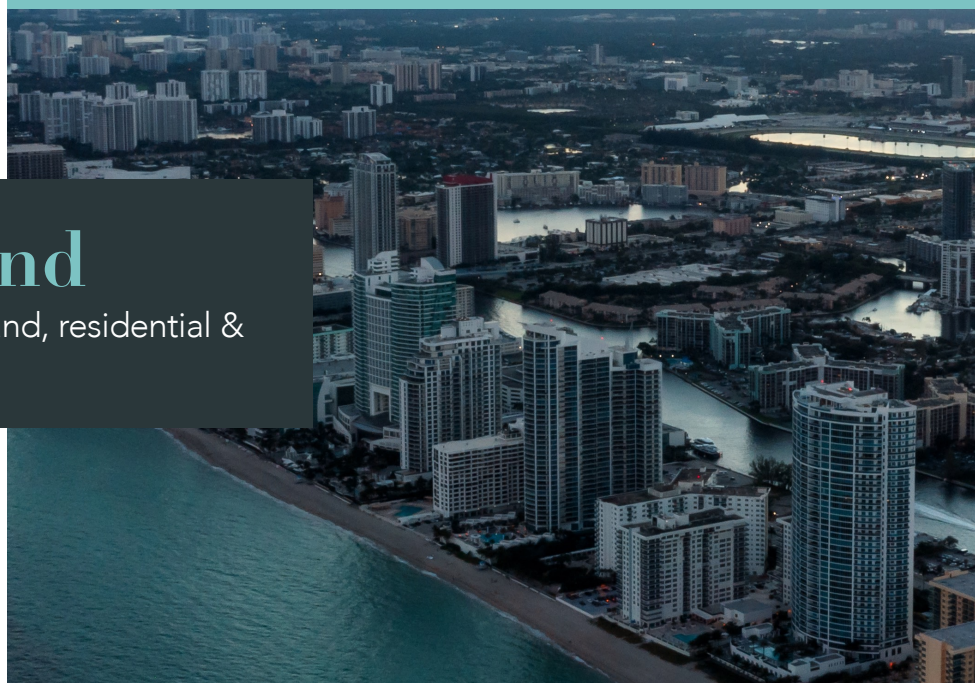
FinanzButik®

Lending Fund

Invest in secured Real Estate loans for land, residential & commercial assets.



Opportunity Summary

Minimum Investment

$20,000 USD[1]

Estimated Net IRR
Net of Finanz Butik fees

8% - 11.5%
(Secured by appraised real estate)

Fund Term

24 months with an optional 1-year extension

Distributions

Monthly[2]

Capital Deployment for Real Estate Loans

Acquisition, refinance, construction

Real Estate Collateral
(Loan to Value)

Ranges from 50% to 80% (LTV) depending on property type

Typical Range of Mortgage Offerings

U$250,000 to U$5,000,000

Target Fund Size

U$30M (TBD)

Property Types

Condos, single family homes, multifamily, land, warehouses, hospitality & retail

Finanz Butik Fees

Assets Under Management fee + Performance fee already included in the Annualized Net Return

Closing

The Lending Fund is a closed-end fund structure, but the product remains open to additional capital commitments through multiple closings.

Type of Strategy: **Lend**[3]

Type Asset:	**Land, Residential & Commercial Real Estate Loans**	Market:	**FL, TX, NY**

Lending Fund

Why Real Estate Lending is a great business in the USA?

Investing in real estate-backed loans in the U.S. represents a solid strategy to generate stable income and protect capital. Being denominated in U.S. dollars, they offer exposure to a strong currency, while the collateral backed by real estate assets reduces the risk of potential defaults. The consistent cash flows from periodic interest payments provide predictability for the investor, and the ability to diversify across different loan types—residential, commercial, construction, development, and bridge—allows for balancing risk and return according to the investment profile.

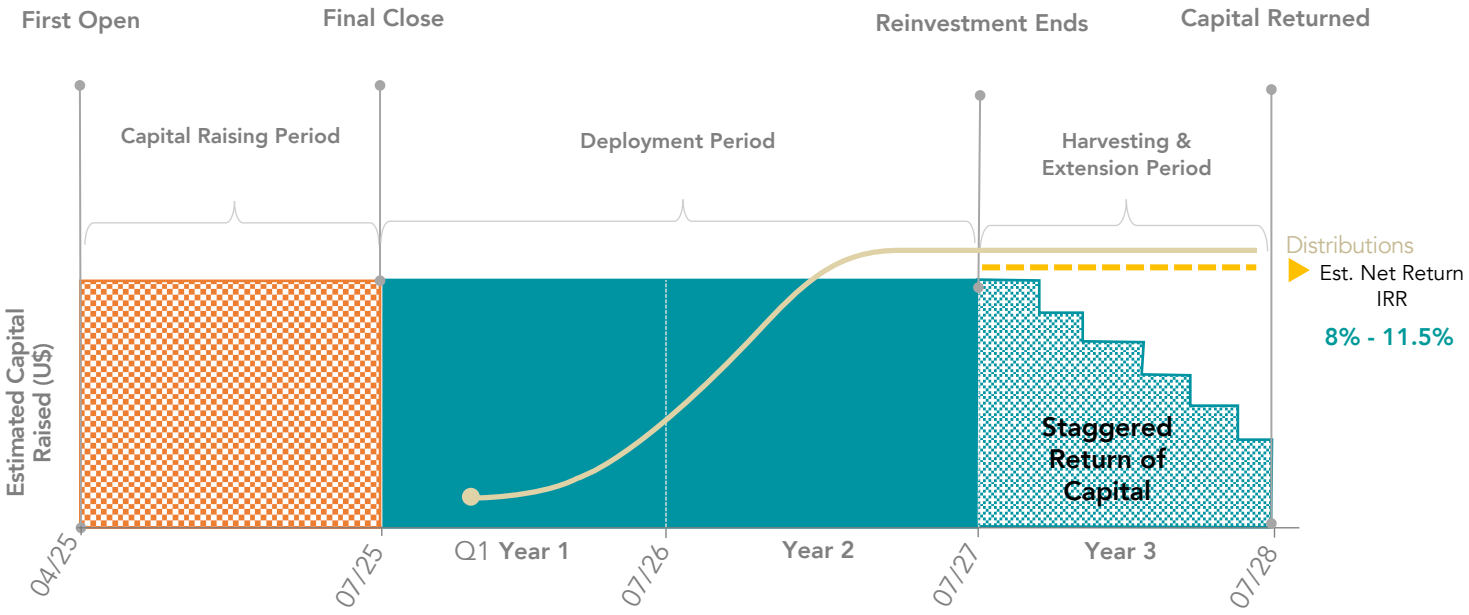
In addition, this strategy offers inflation protection, tax benefits, and focuses on lower-risk structures with stable income, staying away from speculative high-risk schemes. Finanz Butik responds to this opportunity by filling the gap in the market with a disciplined and selective credit issuance approach, driven by strategic partnerships with institutions such as Nexos to strengthen the structuring, analysis, and solidity of the product.

1. Minimum investment: Available from $5,000 USD
2. See detailed information on the next page
3. Review Finanz Butik's Investment Strategies

All figures and conditions mentioned in this document are indicative and subject to prevailing market conditions. The fund reserves the right to adjust rates, fees, and other terms, including the possibility of applying higher rates, as required by market dynamics or the specific characteristics of each loan.
Estimated values are based on market information (both public and private) and internal analysis.
Finanz Butik and any related companies assume no obligation or responsibility for the information presented. This exercise does not include any tax considerations or implications of any kind.

Expected Return Behavior

Investment Timeline



Expected Distribution Behavior

[2]Monthly Distributions

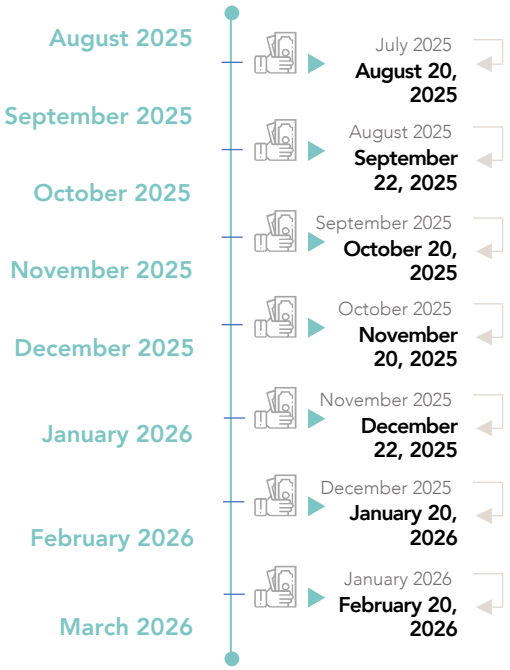
The first distribution will be made 110 days after your deposit within the corresponding quarter. If necessary, the date will be adjusted to fall on the 20th of the month, or the next business day if the 20th is not a banking day. Monthly distributions will follow, paid 20 days after the end of each month, or on the next business day. All distributions reflect the results of the previous period.

Example of First Distribution:

a. **Deposit date:** April 15, 2025
b. **110 days later:** August 3, 2025
c. **Adjusted to the 20th of August:** August 20, 2025
d. **Subsequent monthly distribution:** September 22, 2025

Distribution Timeline (example)

Investment April 15



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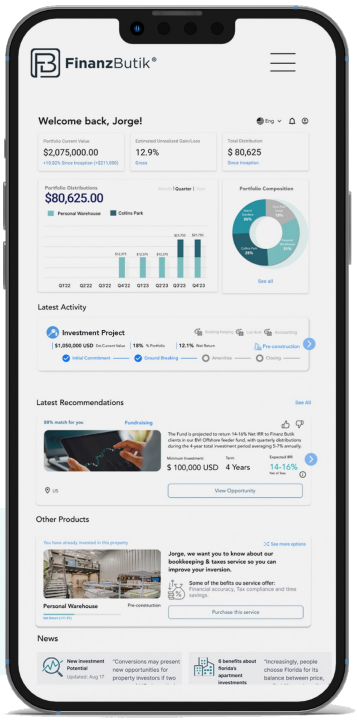
The One-Stop-Shop for your Real Estate Investment Needs

About Finanz Butik

Since 2007, Finanz Butik has been the only hub specialized in alternative real estate investments in the U.S. We connect Latin American investors with the U.S. real estate market. We carefully select high-growth-potential opportunities in strategic locations and work with experienced developers. Our diversified portfolio includes real estate assets and financial products, and we provide full support—from property management and maintenance to legal and tax matters.



Access to Real Estate Investments through Finanz Butik's Tech-Platform

$500M+
In Alternative Investments

7% to 22%
Historic Returns

1,650+
In Real Estate Transactions

2,000+
Clients*

71+
Investment Opportunities in Real Estate

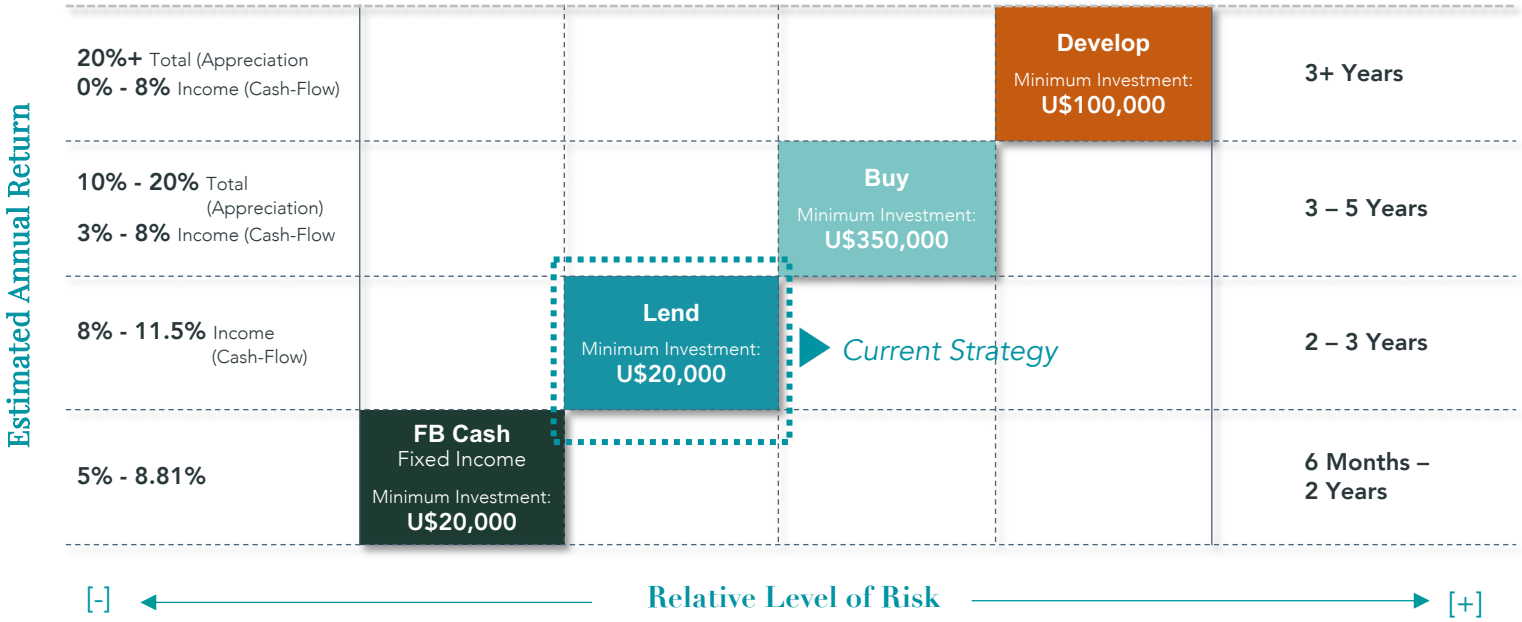
*Transactional Clients

Global Presence

MX USA BR ARG COL

Process & Strategies

Choose your Strategy ▶ Select an Investment Opportunity ▶ Add Financial Services ▶ **Build your Portfolio and Generate Income**



FB CASH
Fixed-income investment backed by real estate, offering predictable payments and controlled risk.

PRESTA
Participate in secured loans for the acquisition or construction of real estate assets.

COMPRA
Purchase real estate for personal use or investment with income and appreciation potential.

DESARROLLA
Invest early in real estate developments with high upside potential.

FinanzButik®

¡ All the information right at your fingertips!

Our official channel for communications, real estate opportunities, customer service, and more is our app. **Download it now!**

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GET IT ON Google Play

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Past performance does not guarantee future results.

Finanz Butik Realty is a proud licensed real estate broker in the state of Florida, adhering to the high standards of the Florida Department of Business and Professional Regulation. Our broker license number is CQ1069965.

Investments are subject to risks, including but not limited to market volatility and risks associated with the underlying investments. You could lose money, including the principal you have invested. Investing in investment funds that acquire real estate assets, including real estate investment trusts (REITs), involve unique risks similar tothose associated with direct ownership of real estate, such as changes in real estate values, property taxes, zoning and land use law and regulations, interest rates, cash flow of underlying real estate assets, supply and demand, and the management skill and creditworthiness of the issuer.

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