



## OVERVIEW

**EP Guardian Fund** (Fund) is a private mortgage fund that provides business purpose loans secured by commercial real estate, non-owner occupied residential, land, and similar investment properties. The Fund's primary objective is capital preservation, with the goal of delivering investors annualized returns of 8.00%.

The Fund offers accredited investors the opportunity to invest in loans secured by real estate without the responsibility and stress of managing real estate assets. Loans are diversified in terms of asset class and geography. Returns are paid monthly and they are non-correlated to the stock market.

### Fund Overview

- Fund name: EP Guardian Fund, LLC
- Fund Type: 506 C Regulation D
- Maximum offering: \$100,000,000
- Minimum investment: \$50,000, 1 year commitment
- Investor returns: 80% of net income
- Investor criteria: Accredited investors only
- Primary asset class: Real estate loans, diversified
- Financial Audits: Yes, annual
- Distributions: Monthly

### Lending Profile

- *Type of loans*—Business purpose loans (no consumer loans). We lend on office, industrial, retail, residential, land, construction and fix and flip.
- *Market area*—Primarily the western 1/3 of the US: CA, OR, WA, ID, MT, WY, NV UT, AZ, CO, TX, and NM

### Management

- Managed by: Enact Partners
- Bank: Endeavor Bank
- CPA: Olmsted & Associates
- Fund account management: FCI Lender Services
- Loan Servicer: Note Servicing Center
- Legal: Seidenwurm Law
- Compliance: YOM