



INVESTMENT OPPORTUNITY OVERVIEW

The EP Guardian Fund | A Professional, Simple,
and Effective Investment





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AN INVESTMENT IN THE FUND INVOLVES RISK, AND NUMEROUS FACTORS COULD CAUSE THE ACTUAL RESULTS, PERFORMANCE, OR ACHIEVEMENTS OF FUND TO BE MATERIALLY DIFFERENT FROM ANY FUTURE RESULTS, PERFORMANCE, OR ACHIEVEMENTS THAT ME BE EXPRESSED OR IMPLIED BY STATEMENTS AND INFORMATION IN THE PRESENTATION. ACTUAL RESULTS MAY VARY MATERIALLY FROM THOSE DESCRIBED IN THIS PRESENTATION, SHOULD ONE OR MORE OF THESE RISKS OR UNCERTAINTIES MATERIALIZE, OR SHOULD UNDERLYING ASSUMPTIONS PROVE INCORRECT.

WHAT IS THE EP GUARDIAN FUND?

EP Guardian Fund ("Fund") is a private mortgage fund that specializes in providing real estate investors, property owners, developers and builders with the capital they need to advance their projects. The Fund has grown to be a trusted direct lender in the Western United States.

EP Guardian Fund offers investors a stable monthly cash flow with a focus on capital preservation. Accredited investors have the opportunity to invest in a diversified portfolio of short-term loans secured by commercial real estate, non-owner occupied residential, construction, fix and flip, mixed-use, and similar investment properties without the responsibility and stress of managing real estate assets.

We invite you to learn more about the EP Guardian Fund by visiting us at www.enactpartners.com.

Fund Overview

- Fund name: EP Guardian Fund, LLC
- Fund Type: 506 C Regulation D
- Managed by: Enact Partners II, LLC
- Maximum offering: \$100,000,000
- Minimum investment: \$50,000 (1-year commitment)
- Investor returns: 80% of net income
- Loans Diversified in Terms of Asset Class and Geography
- Distributions: Paid Monthly
- Financial Audits: Annual
- Investor criteria: Accredited investors only

“ The fund’s returns have been impressive, reliable, and have met or exceeded expectations. ”

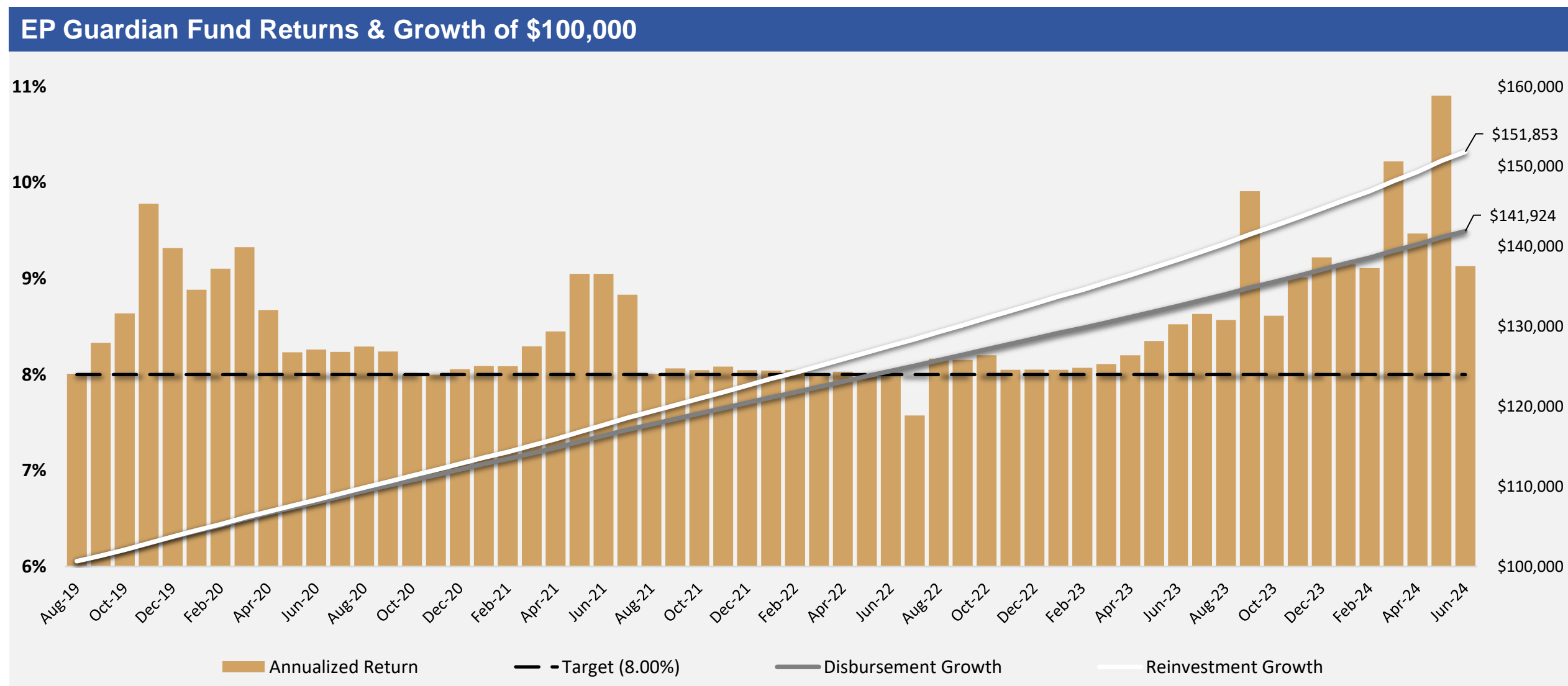
Bob and Jocelyn V.

HOW WE PERFORM

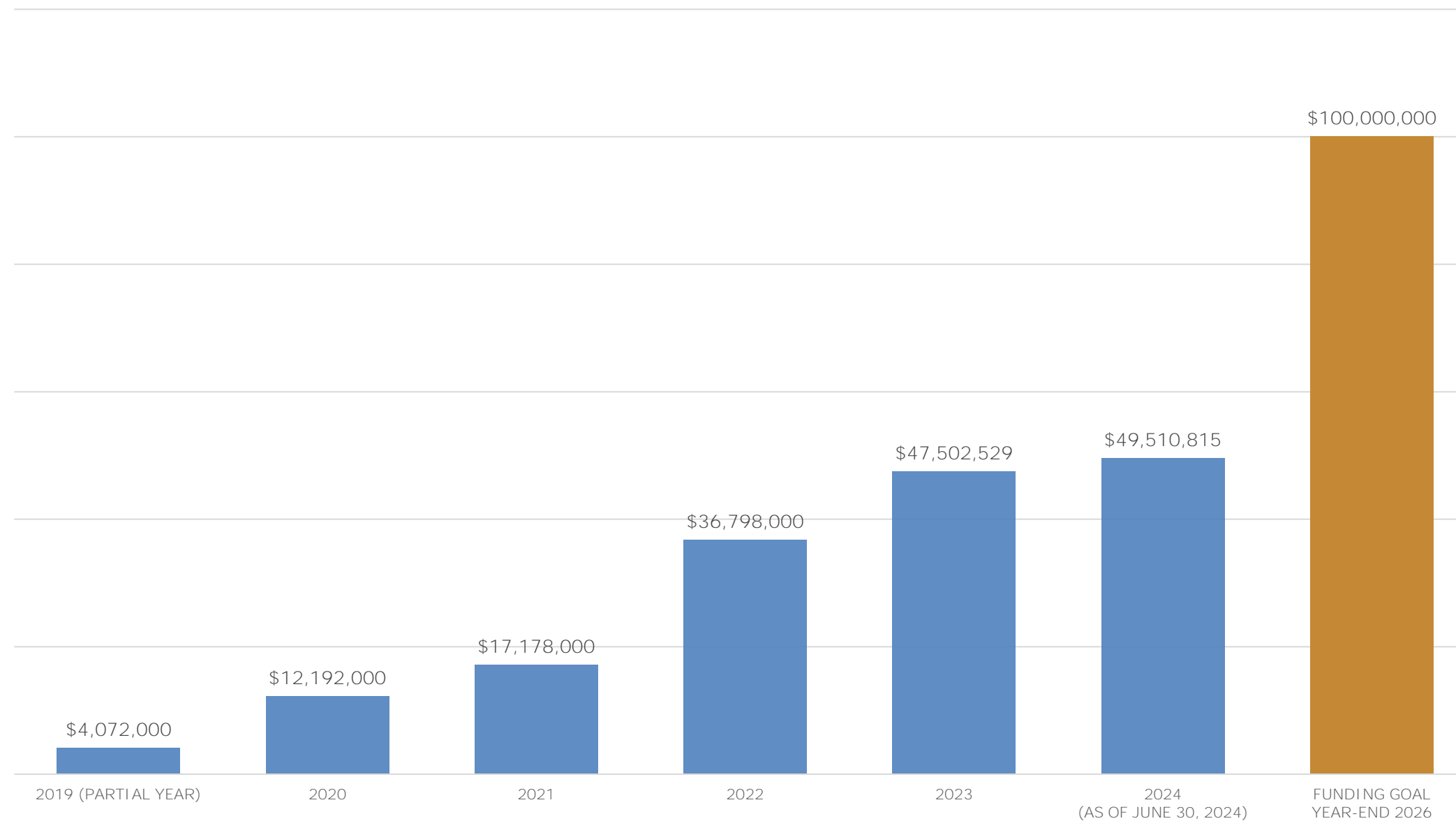
EP Guardian Fund ("Fund") is managed by Enact Partners, which has a deep background in large-scale real estate development projects. Enact Partners started investing in private loans in 2013. At the request of Enact Partners investors, the Fund was born and funded its first loan in August 2019.

The Management Team at Enact Partners has been funding and managing the loan portfolio for over a decade, consistently delivering 8.00%+ returns with no losses.

ANNUALIZED RETURNS



TOTAL LOAN COMMITMENTS



“ The Enact Partners/EP Guardian Fund has been an extremely welcome addition to our investment portfolio. ”

Mark and Megan W.

THE EP GUARDIAN FUND MODEL

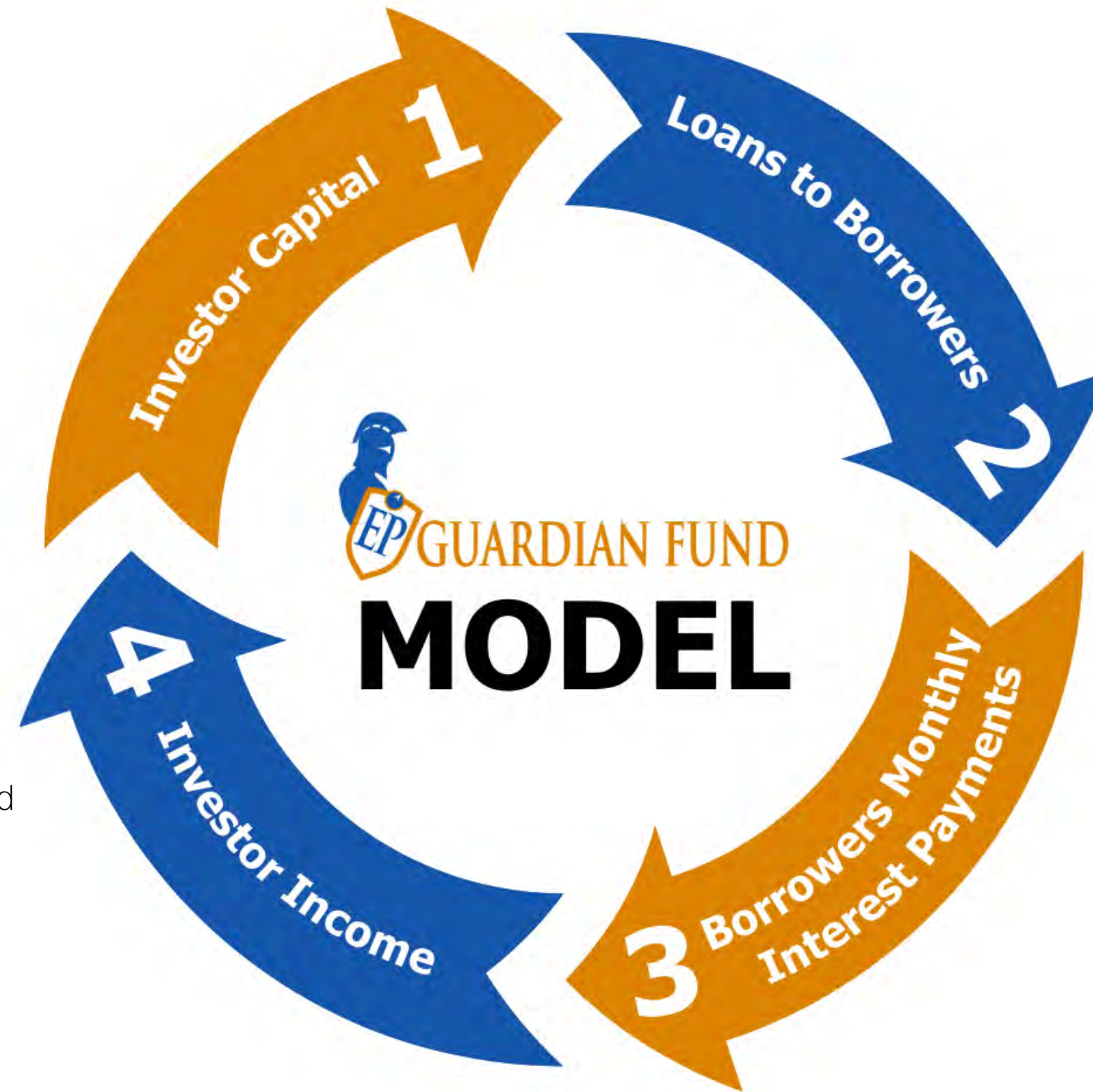
INVESTORS



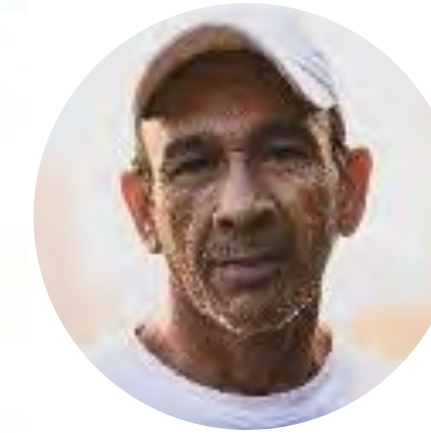
Matt & Claire are retired and have been married for 30 years.



Lisa is a widow who is now retired and enjoying life.



BORROWERS



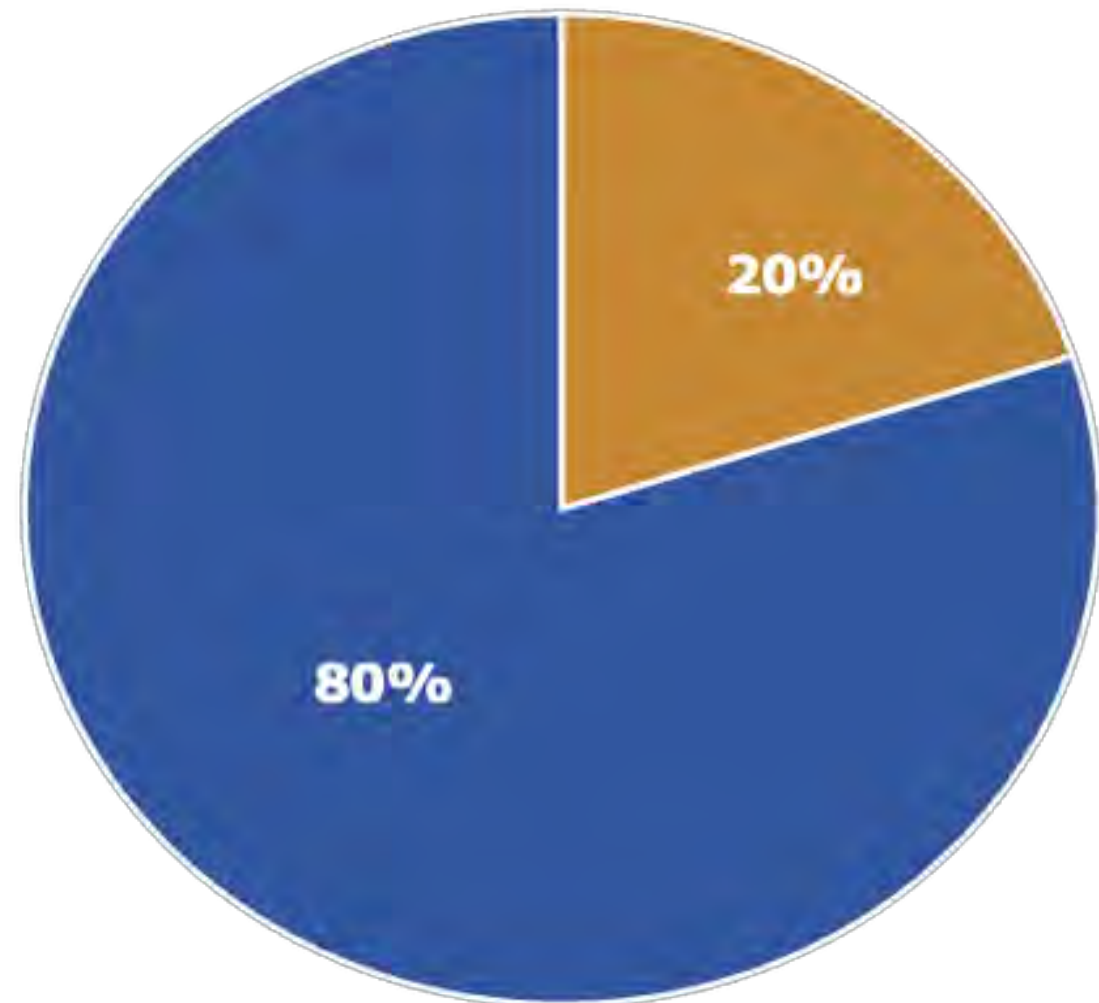
Dan has been in construction and contract home-building his entire life.



Jim is a serial entrepreneur with years of real estate development experience.

REVENUE MODEL

- Investor Returns: 80% of Net Income
- Enact Partners' Management Fee: 20% of Net Income



“ I have been very happy with the Guardian Fund’s performance since its inception and enjoy seeing the monthly distributions that arrive like clockwork! ”

Susan B.

“ As an investor with Enact Partners for several years, I have always appreciated their responsiveness and professionalism. ”

Errol G.



PRIVATE LENDING SNAPSHOT

“ When dealing with Enact Partners, they are on your team. All negotiations and deal structuring are done in a win/win manner. Excellent partners! ”

David W.

Why Do Borrowers Choose Private Lenders?

- ✓ **Speed**
Private lenders offer faster approval and funding than traditional banks, giving borrowers quick access to funds for timely market opportunities and project schedules.
- ✓ **Access to Decision Makers**
Borrowers interact directly with decision-makers, leading to quicker responses and more transparency throughout the loan process.
- ✓ **Flexibility**
Tailored loan terms and structures to better align with borrowers' needs and project timelines.
- ✓ **Certainty of Close**
Fewer regulatory hurdles mean a higher certainty of closing and ensures borrowers can rely on the funds being available when needed.
- ✓ **Less Stringent Requirements**
More relaxed eligibility criteria can benefit borrowers who may not meet the strict requirements of traditional banks.

HOW INVESTORS BENEFIT

Now more than ever, investors seek opportunities that are reliable, stable, and not directly correlated to stock market volatility.

- ✔ Excellent Yield
The Fund, since its inception, has generated a competitive annualized yield ranging between 8% and 11%.
- ✔ Diversification
Diversity of loan types: construction, property improvements, office buildings, retail, housing, and land across the Western United States.
- ✔ Transparency
Investors receive audited annual financial statements and monthly Newsletters to stay informed about Fund performance and details on the loans in the portfolio.
- ✔ Experienced Fund Management
Seasoned Fund management team has years of experience in real estate development and lending.
- ✔ Security
Loans are secured by tangible, diversified real estate assets, all of which are 1st Trust Deeds, with an average Loan-to-Value ratio of approx. 50%.
- ✔ Distributions/Dividends
Choice of monthly distribution vs. reinvested distributions (simple interest vs. compound interest).

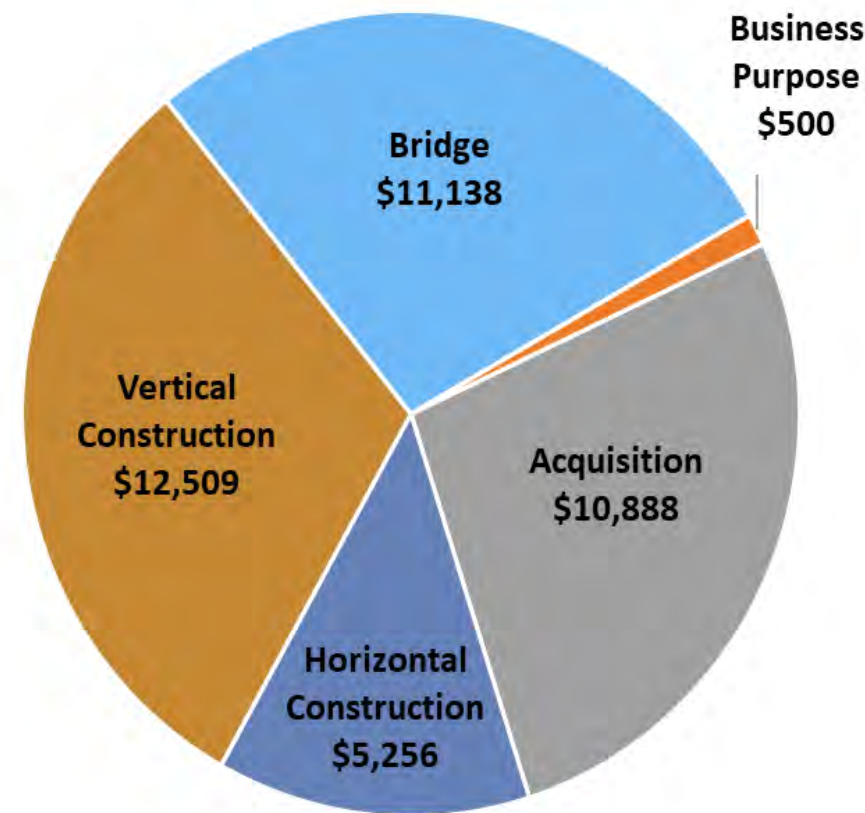


FUND METRICS

We provide investors with complete transparency by sharing performance metrics in our monthly newsletter and audited annual financial statements.

“ Enact Partners also provides detailed intel on the market, trends and potential future investment opportunities. The responsiveness is incredible, which is rare these days. ”

Dan & Joetta R.



Annualized Returns		
	Cash	Reinvestment
2019 (5 months)	8.82%	9.00%
2020	8.44%	8.77%
2021	8.34%	8.67%
2022	8.03%	8.33%
2023	8.40%	10.13%
2024 (Jan-Jun)	9.66%	10.10%
Since Inception	8.53%	10.55%

Fund Snapshot (as of June 30 th , 2024)	
Number of Loans	30
Total Loan Balances	\$40,291,074
Total Loan Commitments	\$49,510,815
Asset Locations	CA, NM, TX, UT, WA
Average Note Rate	11.20%
Weighted Average Note Rate	11.62%
Average Maturity (Months)	19.1
Portfolio Loan-to-Value	46.0%
Credit Facility	\$9,000,000
Credit Facility Drawn	\$4,500,000

INVESTOR CASE STUDY

Annie invested \$100,000 at the inception of EP Guardian Fund in 2019 and opted to reinvest her monthly interest earnings. As of June 2024, this investor earned an average annualized return of 10.55% over the course of her investment.

Investor

- Initial Investment: \$100,000
- Date of Investment: August 2019
- Value of investment as of June 2024: \$151,853
- Total Annual Return: 10.55%

For more Investor Testimonials, please visit us at <https://enactpartners.com>.

“ What attracted me to EP Guardian Fund was their business model and excellent returns. ... I, without any reservation, recommend to others EP Guardian Fund for their investment needs. ”

Roy M.



BORROWER CASE STUDY

An experienced real estate investor needed a construction loan to transition a single-family residence into a multi-family property by keeping the house and converting the garage to a rental unit and constructing four units on the rear of the property for a total of 6 rental units.

Borrower

- Purchase Price: \$775,000
- Construction Budget: \$185,000
- After Repair Value (ARV): \$1,625,000
- Loan Amount: \$959,000
- Loan To Value Ratio (LTV): 59%

To view our Portfolio, please visit us at <https://enactpartners.com>.

“ I have worked with numerous lenders across the country and Enact Partners is by far the best. They do what they say *they're going to do* and they are a pleasure to work with. Enact Partners got us funded on time with no hiccups or surprises and they will continue to be my first choice for financing. ”

Jim S.



WHO CAN BE AN INVESTOR IN EP GUARDIAN FUND?

Our investors come from a variety of backgrounds and life experiences, including retired individuals, couples, and businesspeople. They seek sound investment vehicles focused on asset protection and growth through consistent monthly cash flow.

Accredited Investors Individuals who have:

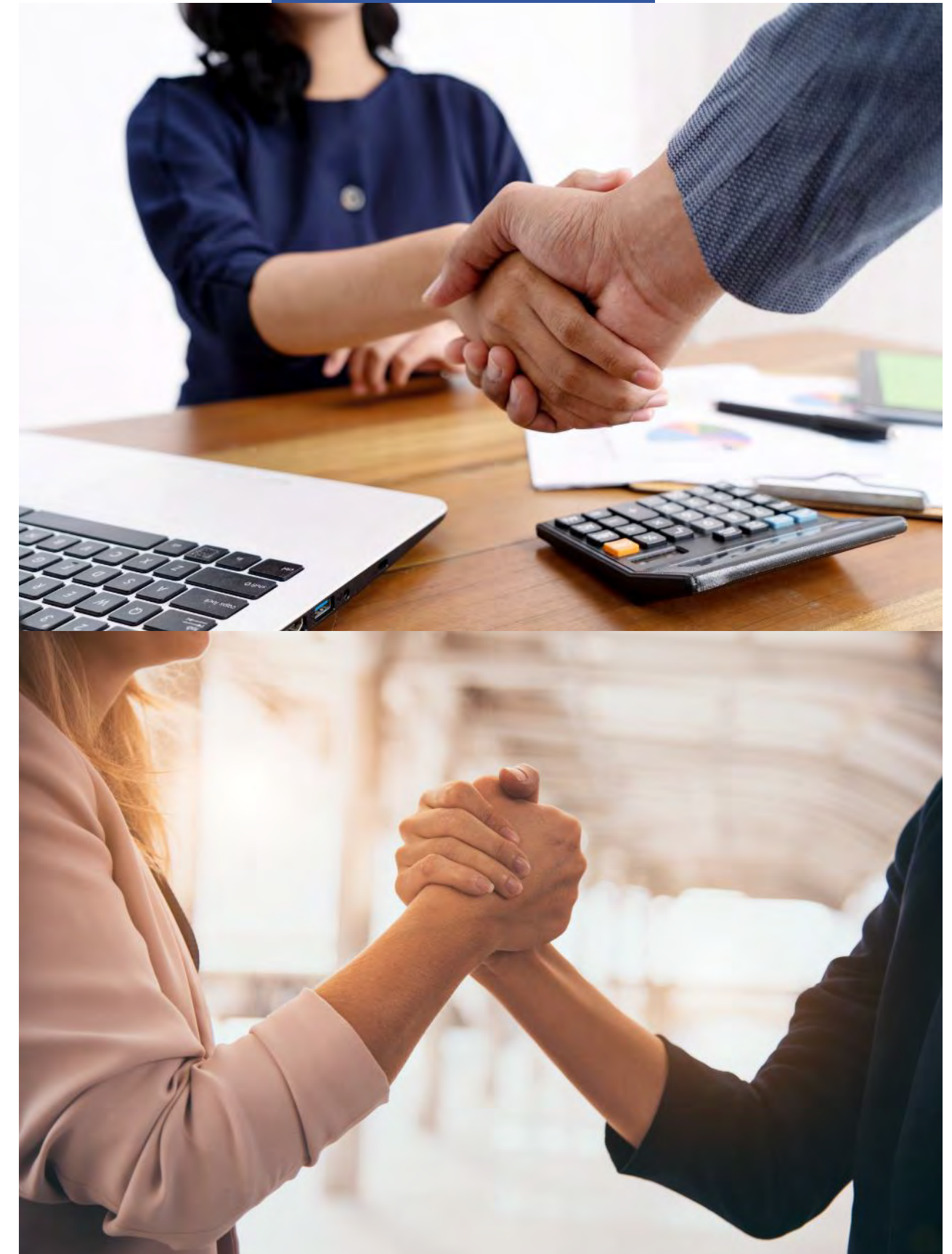
Earned income that exceeded \$200,000 (or \$300,000 together with a spouse) in each of the prior two years and reasonably expects the same for the current year, OR

A net worth of over \$1 million, either alone or together with a spouse (excluding the value of the **person's primary residence**).

Trusts Revocable and Irrevocable Trusts, where the guarantors are accredited investors, or total assets exceed \$5 million.

Self-Directed IRAs or Profit-Sharing Plans Eliminate or defer taxable income.

LLCs or Corporations In which the equity owners are accredited investors.



EP FUND MANAGEMENT

Fund name: EP Guardian Fund, LLC
Managed by: Enact Partners
Bank: Endeavor Bank
CPA: Harbor View Advisors
Fund Account Management: FCI Lender Services
Loan Servicer: Note Servicing Center
Legal: Seidenwurm Law
Compliance: YOM
Audit: Platform CPAs, LLP
Licensing: CFL License 60DBO-82192

“ I continue to recommend Enact to anyone looking for a solid return on hard money loans. ...I like their conservative valuations, their focus on quality projects instead of churn, and their transparency. ”

Gregory H.



MEET THE FUND MANAGEMENT TEAM

Learn more about the Team by visiting us
at <https://enactpartners.com>



Michael Schumacher
President & Founder



Mavis Anguiano
Operations Manager



Lisa Wheland
Executive Assistant



Billy Viera
Business Development Manager



Will Ralston
Portfolio Manager



A PROFESSIONAL, SIMPLE, AND EFFECTIVE INVESTMENT

- Since inception, the Fund has generated a competitive annualized yield between 8% and 11%
- Investments are secured by tangible real estate assets, all of which are 1st Trust Deeds
- The seasoned Fund Management Team brings extensive experience in real estate development and commercial lending to the table
- Diversity of loan types and geography across multiple states
- Interest income is distributed monthly, or investors can earn a higher yield by reinvesting monthly distributions

TAKE THE NEXT STEPS

- Want to chat?
Call us at [760.516.7776](tel:760.516.7776) during business hours, Monday through Friday, from 8:00 am to 5:00 pm PT.
- Get answers through our website: Complete our online [Investor Inquiry Form](#) and we'll get back to you within one business day.
- Prefer email?
Email your questions directly to Team@EnactPartners.com or you can ask to be added to our investor email list so that you can receive our Monthly Investment Newsletter.