

BLITZAR MANAGEMENT'S 2ND REAL ESTATE DEBT FUND



**A Specialized Residential
Real Estate Debt Fund**

The Opportunity

Purchase, renovate, and resell:

2024

Purchases with Renovations

297,885

x

Median Investor Purchase Price

\$243,000

≈

Acquisitions

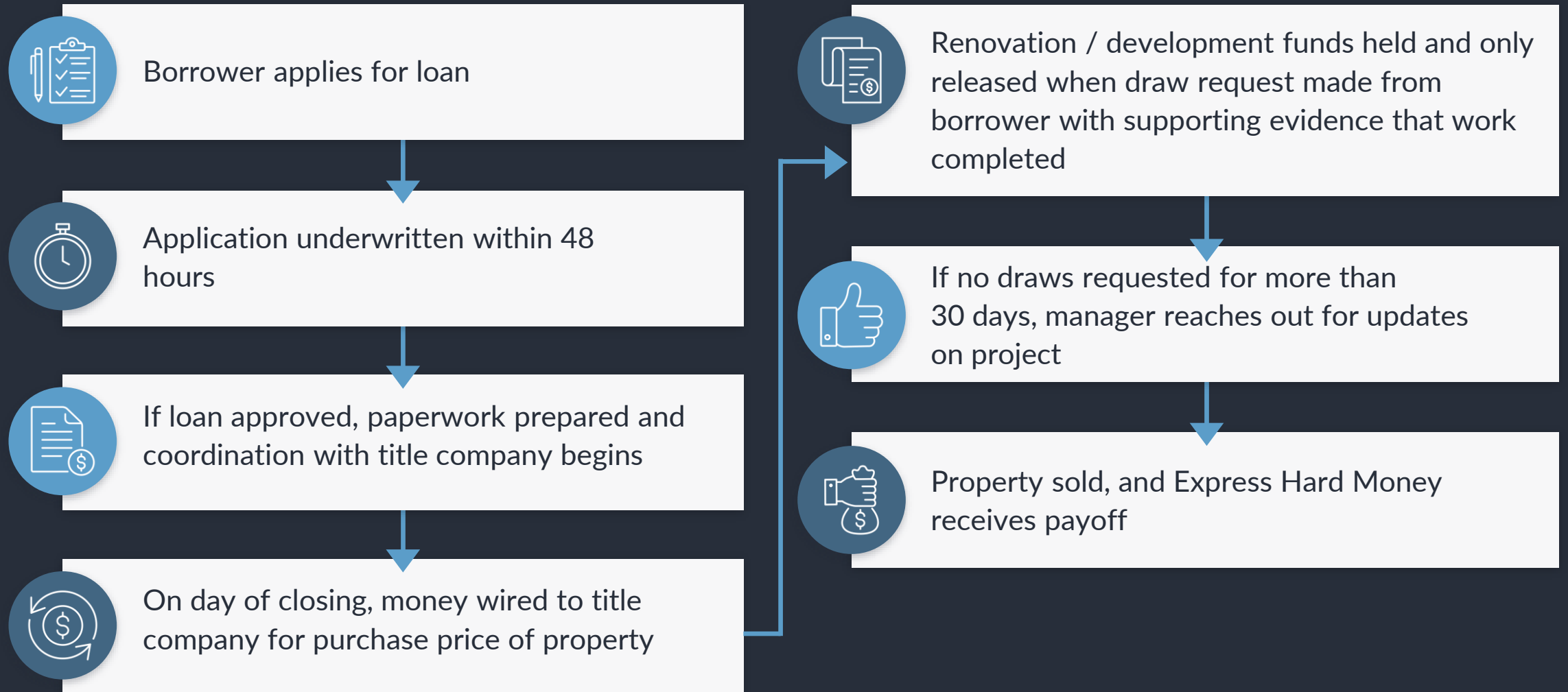
\$72.4B

Median resale **\$315,000** | Median gross profit **\$72,000** before costs

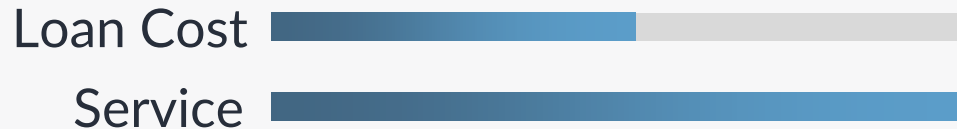
▶ Express Hard Money provides experienced real estate investors with fast, reliable loans to renovate and resell homes

▶ This creates housing supply and strong returns for our investors

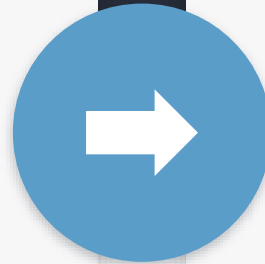
How Our Fund Works



What We Learned With Our First Fund (Blitzar Capital)



7% TARGET RETURN TO INVESTORS



10% TARGET RETURN TO INVESTORS

▶ **Service:** Where our competitors are weak, we are incredibly strong.





Why We Are Better Than Our Competition

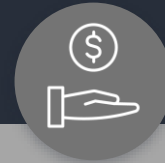


Traditional Bank

- Will fund only 60-65% of purchase price
- Typically, will not fund renovation / development
- Time to fund 30-60 days
- Decision is tied to borrower credit exclusively



-  Will fund 90% of property purchase value
-  Will fund renovation / development
-  Time to fund 3-5 days
-  Decision tied to property loan worthiness



Other Similar Lenders

- Often fund < 90 % of property purchase value
- Time to fund 14-30 days
- Rates often fluctuate
- Lots of “junk fees”
- Last minute changes and loan fees

Case Study: Florida Loan \$359,000



Successful Project from an Experienced Borrower

PROJECT OVERVIEW

PURCHASE PRICE
\$282,000

RENOVATION BUDGET
\$77,000

LOAN TERMS

INITIATED
October 2024

INTEREST RATE
12.9%

POINTS
2%

RESULTS

PAID BACK

August 2025

SALE PRICE

\$479,900

Proven Leadership



▶ Mike Simmons

1,000+

Completed Deals

500+

Borrower Relationships

18 Years

In Home Renovation /
Resale



▶ Ben Stasa

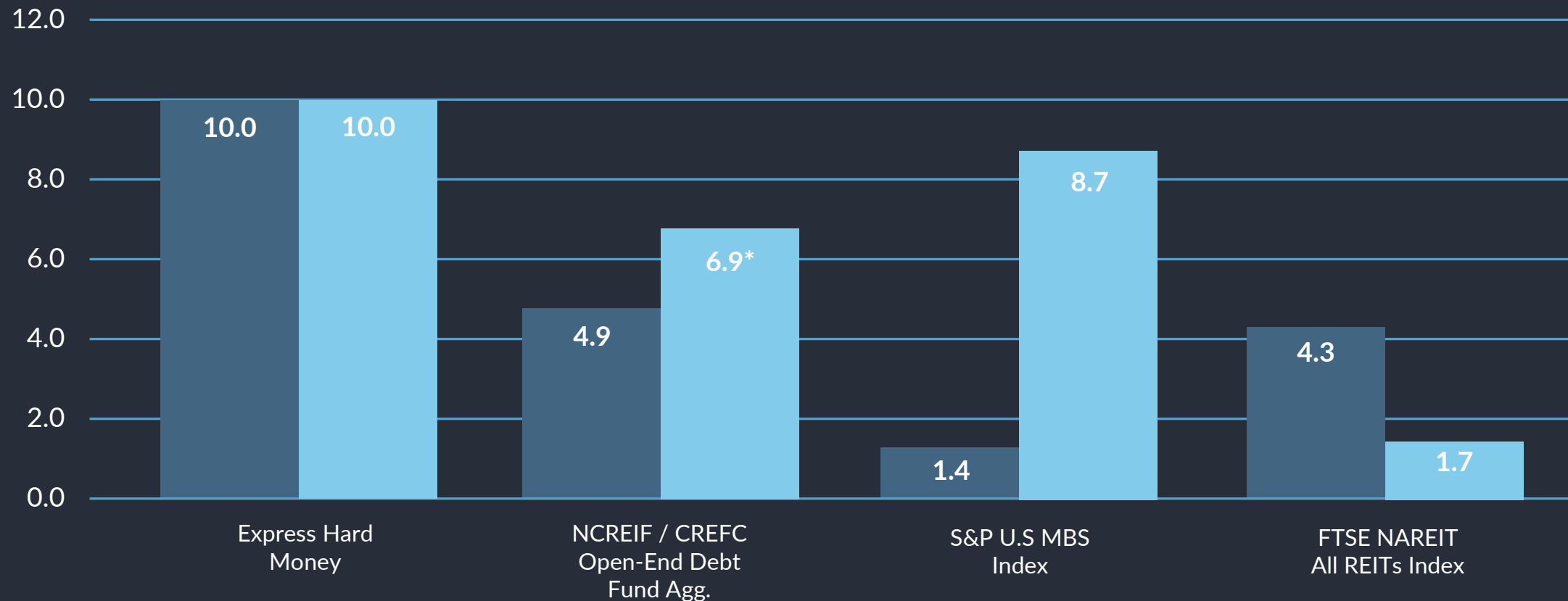
11 Years

Attorney in Real Estate
Finance

Legal / Compliance and
Financial Strategist

Our Track Record

2025
2024



▶ LPs received 100% payment of targeted returns

* 12-month period: September 30, 2024 – September 30, 2025

Our Strategic Advantage



\$250 million annual pipeline from 7 Figure Flipping's (7FF) elite investor network



Unique access to behind-the-scenes operations of each member



Unparalleled access to **successful, experienced real estate investors** across the US



Experienced investors prioritize convenience and speed over loan cost



Mike Simmons is a **leader in the 7FF community** and conducts quarterly mentorship to the members

How We Protect Our Loans



- 1 First Position (No Subordinate Loans)
- 2 Mortgage
- 3 Note
- 4 Personal Guarantee from the Borrower
- 5 Lender's Title Insurance
- 6 Named as co-insured on Homeowners Insurance

How We Manage Risk

Our Underwriting Requirements



Requirements from Borrower

- Property details
- Purchasing business name
- Detailed renovation budget
- Estimated sale price
- Parcel ID
- Closing title company information

160 loans; 1 default
\$0 capital lost



Our In-house Underwriting Procedure

- Verification of borrower company standing
- Verification of property address
- Verification of zoning of property
- Estimated after repair value (ARV) 75%; estimated loan to value (LTV) 90%
- Complete analysis of borrower intended renovation / development
- If returning borrower, review internal borrower rating matrix to confirm borrower status

Our Plan For Scale

● Founder-led operations supported by one Account Manager

● Hire a second Underwriter, a third Account Manager, and a Comptroller

\$3M – \$5M AUM

\$5M – \$15M AUM

\$15M – \$25M AUM

\$25M+ AUM

● Add one Underwriter and hire a second Account Manager

● Add a third Underwriter and a fourth Account Manager to keep pace with AUM growth

Strong Returns, Strong Partnership

- ▶ Outperformed benchmarks
- ▶ Priority access to top short-term deals
- ▶ Loans backed by U.S. real estate

Contact

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