

# Real Estate Lending Income Fund

# RISKS & DISCLAIMER

This presentation does not constitute an offer to sell an interest, or a solicitation of an offer to make an investment, in the proposed investment fund described herein. No such offer or solicitation will be made prior to the delivery of definitive documentation relating to the Fund. The Presentation does not purport to be complete and is qualified in its entirety by reference to the more detailed discussion contained in the actual text of the offering documents. Neither the U.S. Securities and Exchange Commission nor any other governmental authority or commission, has approved or disapproved an investment in the Fund.

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An investment in the Fund is suitable only for sophisticated investors for whom the investment constitutes only a small part of such investors' investment program and who fully understand and who have the financial resources necessary to withstand the risks involved in the specialized investment program in which the fund will engage. No assurance can be given that the fund's investment objective will be achieved. Prospective investors should carefully review this presentation and the offering documents, understand the risks set forth in the presentation and the offering documents, and make such investigations as they deem necessary to arrive at an independent evaluation of an investment in the fund. Prospective investors should consult with legal counsel and financial, accounting, regulatory and tax advisors to determine the consequences of an investment in the fund, and the relationship of such an investment to their overall investment program and financial tax position.

Each prospective investor is invited to meet with a representative of the fund to discuss with, ask questions of and receive answers from such representative concerning the terms and conditions of the fund.

Selected Risk Factors include: Limited transferability of interests. Potential for fund to incorrectly evaluate the borrower. Potential for loss of all Investor capital. Dependence on key personnel. Limited operating history of Fund. Conflicts of interest related to Manager. No minimum contingency in offering.

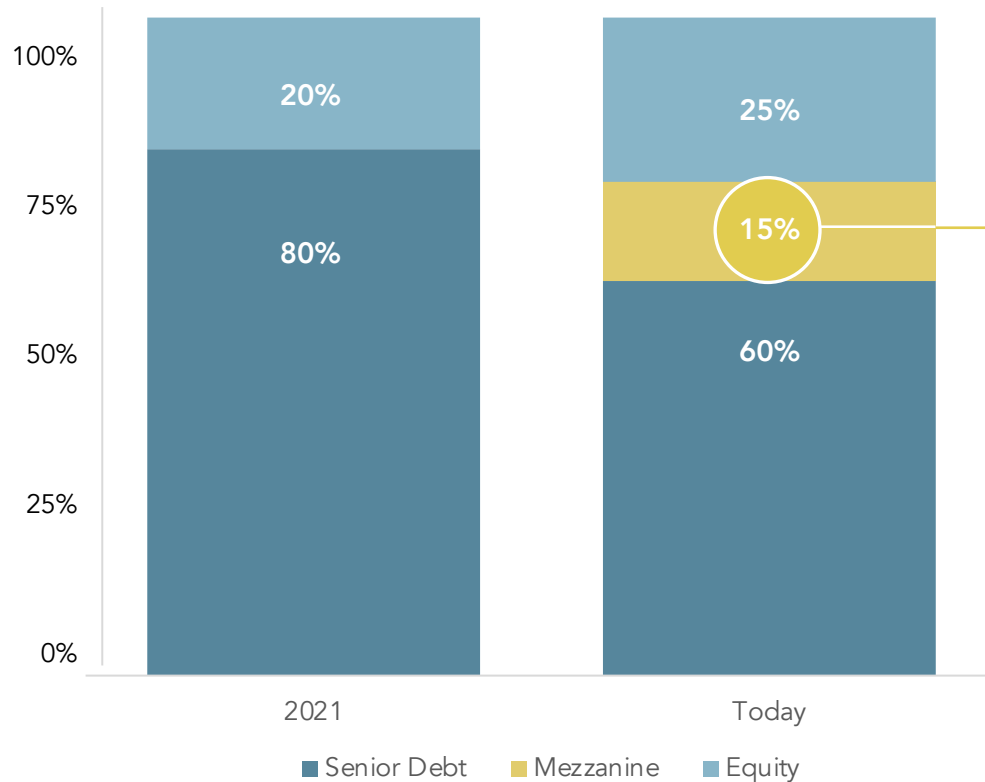
For a full discussion of all risk factors related to this investment, please refer to the offering's Private Placement Memorandum.

A background image showing the silhouette of a construction site at dusk or dawn. The steel framework of a building is visible against a dark sky with some light clouds. Several construction workers wearing hard hats are silhouetted against the structure, engaged in various tasks.

The continued consolidation in commercial lending and deleveraging of bank balance sheets is availing a **\$100 Billion dollar opportunity** for alternative equity financing.

# KEY MARKET OPPORTUNITY

Comparative Equity Stack 2015 vs. Today



Multifamily and Industrial lending is predicted to be near \$600B annually beginning in 2022.

**\$100B**  
ANNUALLY

Demand for alternative equity solutions



# MULTIFAMILY RESIDENTIAL | HOUSING

The Multifamily & Residential housing sector is poised for continued record-breaking growth and investment.

**5.5M**

Shortfall of U.S. Housing Units

**95%**

National Occupancy Rate

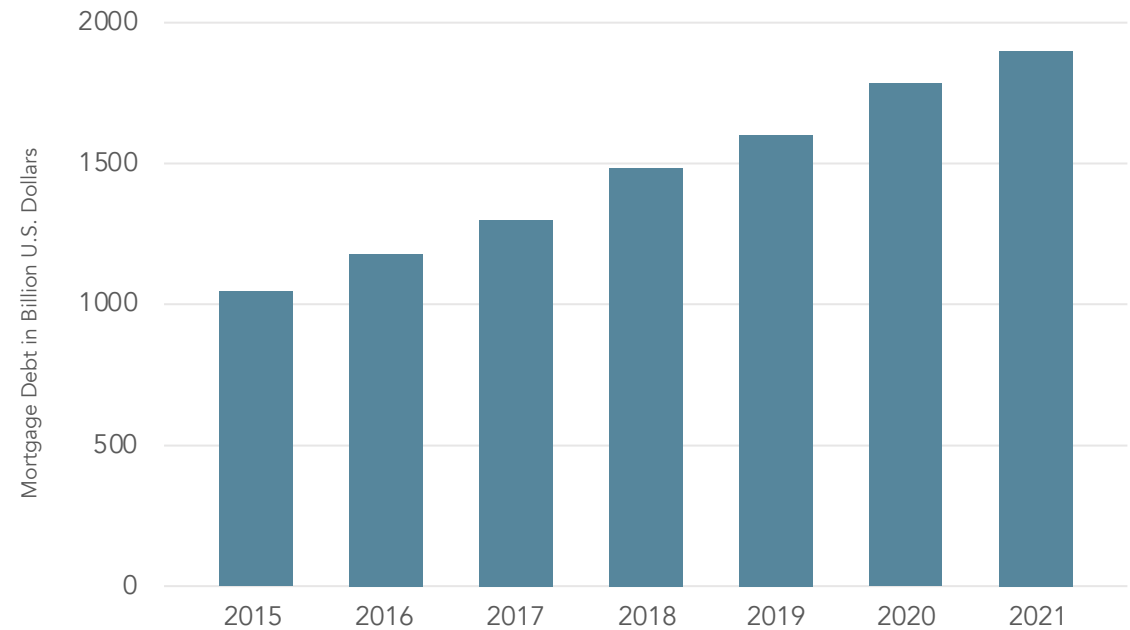
**80%**

U.S. Markets – Prices growing faster than wages

**7%**

Annual Rent Growth

**Value of Mortgage Debt Outstanding on Multifamily Residences in the United States from 2015 to 2021 (In Billion U.S. Dollars)**



Source  
Federal Reserve

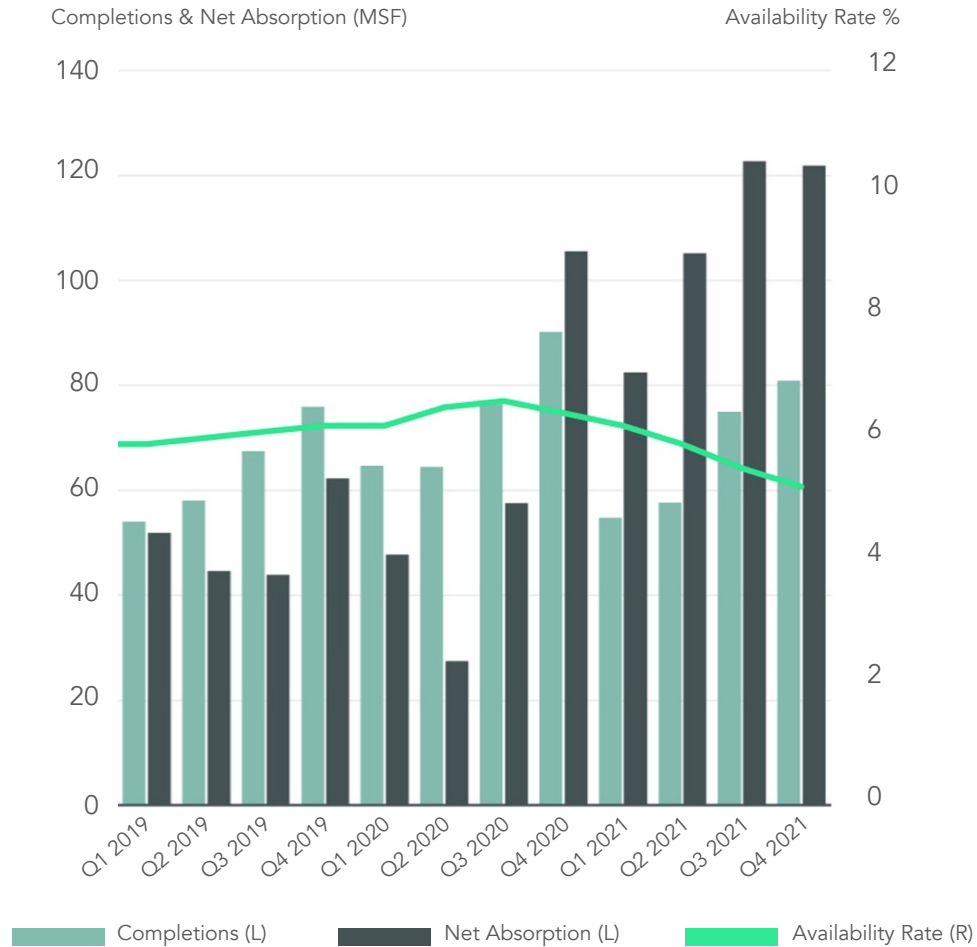
Additional Information  
United States; Federal Reserve; 2015 to 2021; as of end of 4<sup>th</sup> quarter each year.

Strong demand & low vacancy leading to record absorption.

Work-from-home leading to strong suburban growth.

Increasing job growth across Sun-Belt states.

### Inventory vs. Demand



Source  
CBRE Econometric Advisors, Q4 2021

Data Source  
CBRE Q4 2021 U.S. Industrial and Logistics Figures

# INDUSTRIAL | WAREHOUSE

The continued expansion of e-commerce, economic growth, last-mile delivery and movement towards “on-shooting” will continue to drive investment activity and rent growth in industrial real estate.

**4.5%**

National  
Vacancy

**3X**

E-Commerce vs. Brick-&-Mortar  
Fulfillment needs for space

**44**

Consecutive Quarters  
of Positive Absorption

**13%**

Forecasted Annual  
Rent Growth

JB Capital is an alternative credit manager investing in areas of the market underserved by traditional banks and larger institutional asset managers.



# OUR EXPERIENCE

JB CAPITAL

Alternative Asset Manager

Credit Focused

\$1B Transaction / Advisory Work

20 Year History

T TAYLOR STREET

Commercial Real Estate Advisory  
& Investment Company

\$7B Real Estate & Private  
Equity Advisory Work

25+ Year History

\$5B+ in Commercial Financing

JB CAPITAL | T TAYLOR STREET

# EXECUTIVE TEAM



**Jeremy B Hill | Founder & Managing Partner**

Jeremy is the Founder and CEO of JB Capital, a credit focused alternative asset manager. He and his firm has provided approximately \$1Billion in capital and advisory services to privately held companies across the United States. He has shared his expertise as a guest commentator on CNBC, Bloomberg and serves as a board advisor to several growth companies.



**Bernard Guy | Managing Partner**

“Barney” brings over 30 years of experience in the commercial and residential real estate credit markets. He has co-founded 2 firms from start-up to profitability through IPO in the US and United Kingdom. During this period, he managed, financed, securitized and sold approximately \$30B in mortgage-related assets.



**Patrick O'Meara | Managing Partner**

Patrick is the Founder and CEO of Taylor Street, a full-service real estate firm and the Founder of Patrick Ventures, a family office that is an owner, operator, and private equity investor. For 25 years, he has owned, invested, financed and advised on over \$7B of real estate and private companies nationwide.

## REAL ESTATE LENDING INCOME FUND, LLC

JB Capital Management in partnership with Taylor Street is raising assets for its **Real Estate Lending Income Fund, LLC** which provides investors with a high-yield debt investment delivering consistent monthly income while minimizing the risk of loss of principal and maintaining near-term liquidity.

### SECURED REAL ESTATE LENDING

**9%**

Fixed-Income  
Dividend

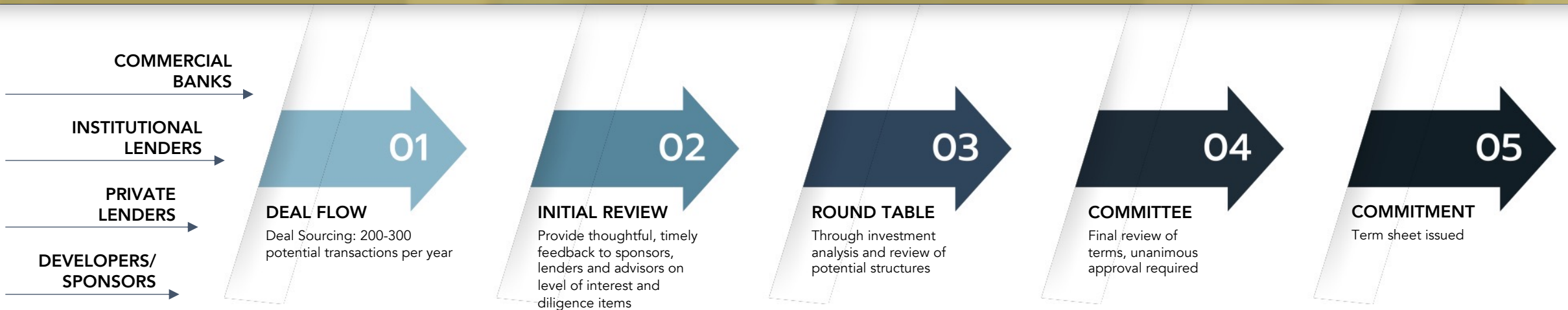
**Monthly**

Income  
Distributions

**No**

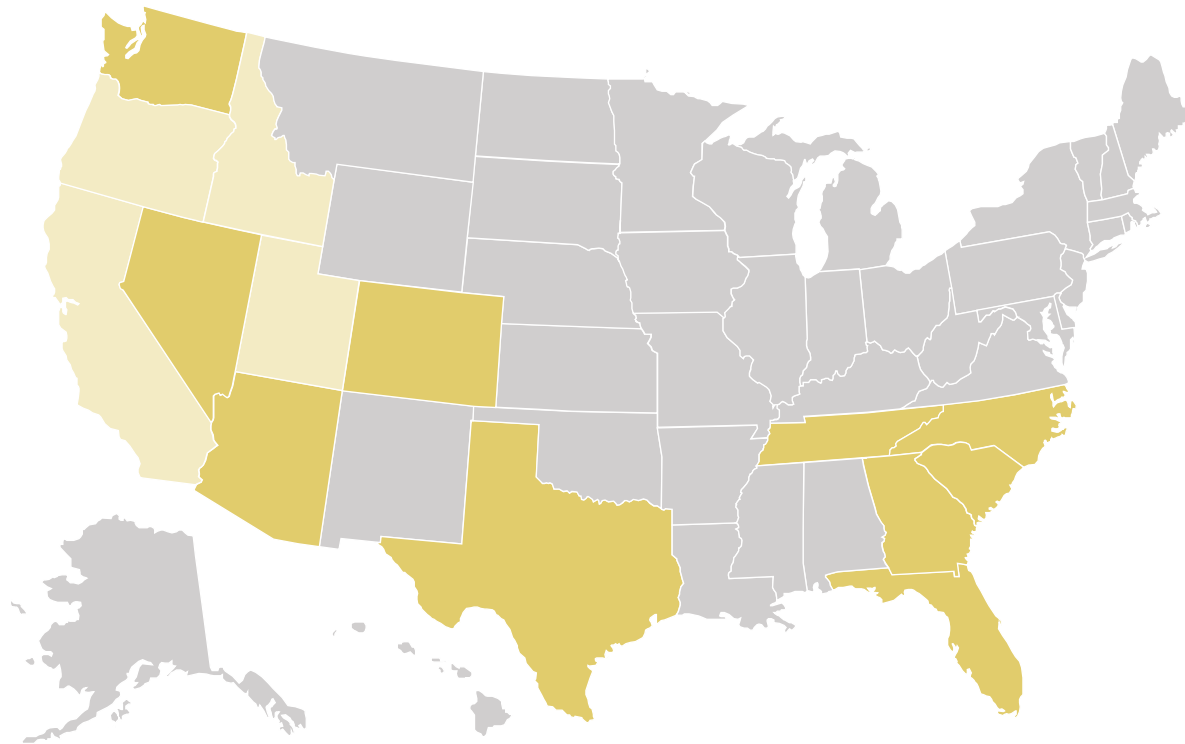
Management Fees  
or Leverage

# INVESTMENT PROCESS



## KEY MARKETS

- Washington
- Nevada
- Arizona
- Colorado
- Texas
- Georgia
- Florida
- North Carolina
- South Carolina
- Tennessee
- Oregon
- Idaho
- Utah
- California



## Investment Parameters

Experienced Sponsors

Quality Assets

Key Markets

Low Leverage

Appropriate Credit Structure

# WHY US

## Investors | Our Objective

Capital Preservation

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Enhanced Returns

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Unparalleled Alignment

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Consistent Monthly Income

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Transparent Reporting

## Borrowers | Our Value

Flexible Capital Solutions

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Operational Autonomy

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Certainty of Execution

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Transparent Pricing

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Follow-On Investments

This Fund is valued and reported to investors monthly.

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The Fund is audited by Cohn Reznick, a leading global accounting firm with extensive experience in the financial services industry.

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Client files available for review in our office.

# INVESTMENT OPPORTUNITY

Our Real Estate Lending Income Fund provides investors with a high-yield debt investment delivering consistent monthly income while minimizing the risk of loss of principal and maintaining near-term liquidity.

The fund provides solution-oriented capital to professional owners, operators, and developers of real estate assets in key markets throughout the U.S. Our customized, secured lending solutions meet quality borrowers needs for mortgages where typical larger financial institutions are unable compete on timing, terms, or structure.

## 9% FIXED INCOME DIVIDEND

**Monthly  
Income  
Distribution**

**No  
Management  
Fees**

**No  
Leverage**

Fund Name	Real Estate Lending Income Fund, LLC
Strategy	Direct Private Credit
Term	Evergreen
Lockup	12 Months
Redemptions	Quarterly
Preferred Return	.75 bps/Month
Distributions	Monthly
Management Fees	None
Load/Fees	None
Auditors	Cohn Reznick

# CONTACT US



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Investments may be made directly or through your Registered Investment Advisor and are available on all major custodians.

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