

Executive Summary: WCP Fund I, LLC

A Delaware Limited Liability Company

Total Offering: Up to \$50 million

Minimum Investments: \$50,000

Preferred Return: 7%, plus performance - quarterly payments

Accredited Investors Only

Introduction

Washington Capital Partners is now offering investment access to secured, first-position real estate loans that are underwritten, originated, and actively managed by the Washington Capital Partners Team. These loans offer capital preservation and a 7% Preferred Return plus performance to investors. Pulling from our team's vast experience in property valuation, Washington Capital Partners uses a thorough underwriting process that considers both the subject real estate asset, as well as the borrower's experience level. Our comprehensive front-end assessment of each deal has resulted in a low default rate, however, in the event of a borrower defaulting on a loan, Washington Capital Partners will take ownership of the asset in order to complete the necessary construction and sell the property in-house. Although this scenario is a last resort, it protects the capital invested in the asset, and maintains security and stability for Washington Capital Partners and WCP Fund I. With the vast majority of our loans paying off in 6-12 months, our exposure to market fluctuations is minimized.

The Fund

The Manager has endeavored to create this Fund in a way that balances the Manager's need for flexibility, autonomy, and control with respect to Fund policies and investment decisions with the Investor's natural desire for safety, oversight, and transparency. We have given extensive consideration to the Fund's fee structure, administrative procedures, and third party service providers, including accounting and auditing services, and have attempted to create what we believe is the proper alignment of interests between the Manager and the Investors.

"Manager" initially means WCP Management Group LLC, a Delaware limited liability company, and thereafter, any other Person elected by the Members to serve as the Manager of the Fund pursuant to the terms of the Operating Agreement.

Our Philosophy

There are several principles that serve as the pillars for our investment philosophy:

1. **Security:** Washington Capital Partners funds first-position real estate loans that are underwritten, originated, and actively managed by the Washington Capital Partners Team
2. **Standards:** Washington Capital Partners requires qualified borrowers to bring their own capital in order to secure a loan in the form of a down payment equaling no less than 20% of the property acquisition cost plus construction costs.
3. **Diversification of Risk:** The property types and locations throughout Washington, DC, Maryland, and Virginia of each real estate asset on which Washington Capital Partners lends on is purposefully varied. This strategy diversifies the risk of **WCP Fund I** across many property types, geographic locations, and borrower credit profiles.

Investing Through Retirement Accounts

Accredited investors can utilize self-directed individual retirement accounts, 401(k) plans, Keogh plans, and other qualified retirement plans which may be eligible for tax-deferred or tax free growth, asset protection, and yearly tax deductions, where appropriate.

Summary of Key Terms of the Offering

The Fund's objectives are to deploy the proceeds of this Offering, along with additional capital obtained through Credit Facilities, in qualified Fund Assets (described below) that will be intended to:

- Fund Objectives**
- Provide the Members with a Preferred Return of 7% per annum on their contributed but unreturned capital and additional distributions which will endeavor to produce overall annualized returns to Members in the range of 9% to 11%; and
 - Ultimately provide Members with a full return of their capital contributions.
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Offering WCP Fund I is seeking capital commitments from Accredited Investors in amounts of \$50,000 per unit.

Capitalization WCP Fund I will remain funded with a minimum of \$1,000,000 and a maximum of \$50,000,000 through this offering.

The Manager WCP Management Group LLC, a Delaware limited liability company (the "Manager" or "WCPMG"). The principal of WCPMG is Daniel Huertas.

Third Party Fund Administration The Manager has engaged Fairway America, LLC, an experienced and longtime fund manager as well as fund advisory, consulting, administration, and servicing firm, to serve as the Fund Administrator for **WCP Fund I**. The cost of these services will be a Fund expense.

Financial Statements and CPA Audit

The Fund shall prepare its financial statements in accordance with Generally Accepted Accounting Principles ("GAAP"). The Manager shall also cause the Fund to have its financial statements audited on an annual basis by a qualified Certified Public Accountant once the Fund has reached \$5,000,000 in Assets Under Management, (collectively "AUM"), or as required by any particular state regulations. These statements and audits shall be made available to Investors.

Compensation to Manager

The Manager will charge an annual Management Fee of 2% of the total AUM ("Assets Under Management"). The Management Fee will be calculated, prorated, and paid at the end of each calendar month regardless of the Fund's performance or whether there will be any cash available for distribution to the Members after payment of the Management Fee.

Suitability Standards

Access to WCP Fund I and Investor Interests are reserved for Accredited Investors only.

Activities of WCP Fund I

All identification of property, due diligence, and underwriting of Assets for the Fund and Special Purpose Vehicles ("SPV"s) will be done by the Manager for the benefit of the Fund or SPVs. The Manager may subcontract due diligence functions to third parties (e.g. appraisers, inspectors, subcontractors, real estate brokers, etc.) for the benefit of the Fund which will be considered Fund Expenses.

Use of Leverage/ Credit Facilities

The Fund and/or any SPV(s) ("Special Purpose Vehicles") of the Fund intends to attempt to increase returns to Members by borrowing money from one or more Credit Facilities, and will likely pledge all or a majority of its Assets as collateral for such borrowing.

Minimum Required Down Payments

Washington Capital Partners requires qualified borrowers to bring their own capital in order to secure a loan in the form of a down payment equaling no less than 20% of the property acquisition cost plus construction costs.

Distribution of Net Profits

Net profits of WCP Fund I shall be distributed quarterly to members representing a Preferred Return of 7%, and members representing the **WCP Fund I** return, and to the Manager.

Excess Distributable Cash

Excess Distributable Cash (EDC) refers to an amount equaling the cash remaining in WCP Fund I after having paid out interest and principal payments on any Credit Facility, Fund Expenses, the 2% (annualized) Management Fee, eligible redemptions in the discretion of the Manager, the Preferred Return, and reserving sufficient capital for future activities of the Fund, as determined in the sole judgment of the Manager. The Fund typically expects to distribute all available EDC.

Lockup Period

No Member will be allowed to issue a request for a redemption of that Member's Units (a "Redemption Request") during the first 24 months of the Member's investment (the "Lockup Period"). Notwithstanding the foregoing, Redemption Requests for reasons of financial hardship or emergency during the Lockup Period may be considered by the Manager in its sole discretion on a case by case basis subject to a penalty (the "Redemption Fee") equal to five percent (5%) of the then current Unit Price.

Unit Redemption/Withdrawal

After the Lockup Period, a Member will have the right to make a Redemption Request as of the 24-month anniversary of the Effective Date of the Member's purchase of Units and at every 12-month anniversary thereafter (each an "Anniversary Date").



Interested in learning more about investing in WCP Fund I?

We'd love the opportunity to talk to you about your investment goals and opportunities!

Please call us at 703.348.0549 or email us at info@wcp.team



SECURITIES DISCLAIMER

I acknowledge that I have read the entirety of this Disclaimer, AND:

I understand, acknowledge, and agree that no part of this document, and no page hereof or herein, is either: 1) an offer to sell any security or an offer to purchase any security; and/or 2) legal, financial, or investment advice, or intended to meet or address any objectives or needs of any individual; AND

I hereby affirm that I am an accredited investor as that term is defined by United States securities laws. I understand and acknowledge that I will be required to furnish to Washington Capital Partners ("WCP") and any company or project into which I may decide to invest, a third-party verification of my status as an accredited investor, and that I will be required to update that verification if my circumstances change; AND

This Securities Disclaimer applies to any and all pages, sheets, slides, leaves, materials, (or any pages, sheets, slides, leaves, or other information and/or materials obtained by or through websites affiliated with the companies, projects, and/or transactions described in this website communication ("Communication"), (each an "Affiliated Communication"), whether prepared or presented by WCP or by any other party.