



LUKROM

Lukrom iFund LP

REAL ESTATE SECURED PRIVATE CREDIT FUND

www.lukrom.com

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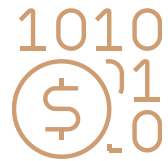
Reimagining
Wealth
Generation

THE OPPORTUNITY

Lukrom iFund offers higher returns than the historical returns of the stock market with very low risk and no volatility. Our REIT status has tax advantages that can make those state returns even higher.



THE LUKROM WAY



Lukrom investors can elect monthly distributions for reliable income or monthly compounding to grow their net worth.



Lukrom puts our money where our mouth is with our "First Loss Commitment" offering significant downside protection.



Lukrom reduces your taxes through our Real Estate Investment Trust (REIT) structure.



Lukrom believes in transparency – We are a fully administered fund with annual audits providing investors comfort and confidence.

THE LUKROM WAY

Lukrom Puts Investors First



EXCELLENT RETURNS

A return on investment that meet or exceeds historical returns from the stock market



TAX-ADVANTAGED INVESTMENTS

We seek investment opportunities that provide significant tax savings for our investors



TRANSPARENCY

We believe in third party oversight so you can sleep well at night



TEAM EXPERIENCE

High performing team with experience across multiple industries and real estate sectors



TECHNOLOGY

Investor Portal with seamless onboarding and 24hr access to your important documents



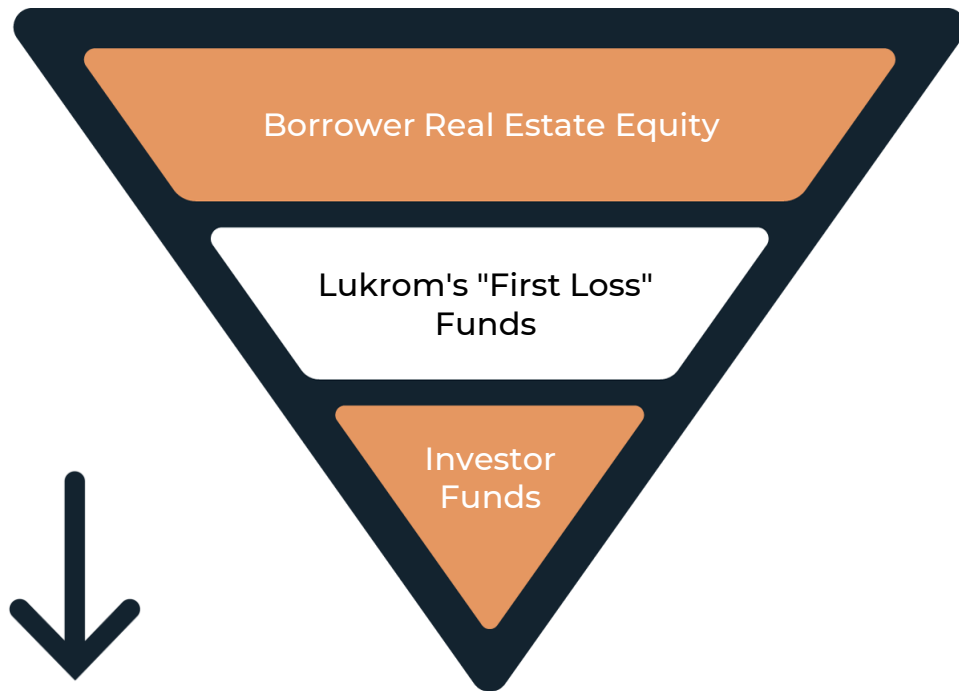
SMART DIVERSIFICATION

Alternative investments should represent a meaningful allocation of your investment portfolio

Lukrom puts our investors first.
Do your other investments do that?



ABSORPTION OF LOSSES



\$15M FIRST LOSS COMMITMENT

When we say we put our investors first, we mean it. \$15M of Lukrom iFund is invested by our Executive Team and Advisory Board in a "First Loss" position.

SIGNIFICANT PROTECTION AGAINST LOSS

Although we don't anticipate any losses, this First Loss Commitment will absorb any potential losses that extend beyond the real estate equity of the borrowers. **NO OTHER FUND IS DOING THIS!**



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Smart Investment Portfolio Allocation

Forget the 60/40 stock/bond strategy – it sank 20% in 2022. Our investors relished 7-10% gains – **a 30% swing!**

Explore **Lukrom iFund** – the **smart diversification** choice for stable income and net worth growth.



- Typical Characteristics of A Growth Portfolio:**
- Younger Average Age
 - Higher Risk
 - Higher Returns
 - More Volatility
 - Less Predictability

- Typical Characteristics of An Income Portfolio:**
- Closer to Retirement Age
 - Lower Risk
 - Less Volatility
 - More Predictable
 - Stable Income Stream

SAMPLE PORTFOLIO

Your money at work.

We have a borrower centric approach to be sure our borrowers are in the best position to succeed, and our fund is fully deployed.



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FAST & EFFICIENT

Business workflows designed to quickly yield actionable results and maximize borrower opportunity/gain



GUIDANCE & RESOURCES

Extensive experience and expertise to strengthen borrower relationships and guide their decision-making



RELIABLE FUNDING PARTNER

Dependable funding commitments allow borrowers focus on managing projects and securing more deals

Lukrom Strategic Partners

Helping us accomplish our goals.



Annual Audits
& Tax Filing



Investor Portal
& Website



CRM/Sales Management



Fund Administration



GERACI
LAW FIRM • CONFERENCES

Legal



Loan Servicing Software

LUKROM IFUND LP

Lukrom, through Lukrom iFund LP, is raising up to \$250M over the next 5+ years for an open-ended real estate private credit fund.



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LUKROM IFUND IS GUIDED BY THE FOLLOWING PILLARS:



CAPITAL PRESERVATION

Low volatility and safety of principal from predictable short-term loans across multiple real estate assets



RETURNS & TAX-REDUCING STRATEGIES

Excellent returns enhanced by tax-advantages via our REIT structure



OVERSIGHT

Fully administered and audited fund with additional oversight by Lukrom's Advisory Board

Lukrom iFund LP is currently seeking accredited investors who desire a high-yield, fixed-income investment opportunity.



TARGET FUND SIZE

\$250M raise over the next 5+ years

THE INITIAL ASK

Minimum Investment: Class A* - \$250K; Class B - \$1M; Class C - \$5M
Principals and Advisory Board Contributions: 10% (target)

**\$100k investments will be accepted to start a relationship*

INVESTMENT PERIOD & FUND LIFE

Fund is open-ended and investments may stay in perpetuity

REDEMPTION

Redemption process is outlined in detail in the Private Placement Memorandum (PPM) and Limited Partnership Agreement (LPA)

DISTRIBUTION OF RETURNS

Returns are distributed or compounded monthly

Lukrom iFund LP is currently seeking accredited investors who desire a high-yield, fixed-income investment opportunity.



	CLASS A	CLASS B	CLASS C
STATED	7.00%	7.50%	8.50%
STATED COMPOUND	7.23%	7.76%	8.84%
REIT*	7.82%	8.38%	9.50%
REIT COMPOUND*	8.34%	8.98%	10.27%

**Tax-Equivalent Return after accounting for 20% QBID tax deduction*

Lukrom iFund LP and its subsidiary Lukrom REIT LLC are structured to maximize tax savings, increasing your bottom line.

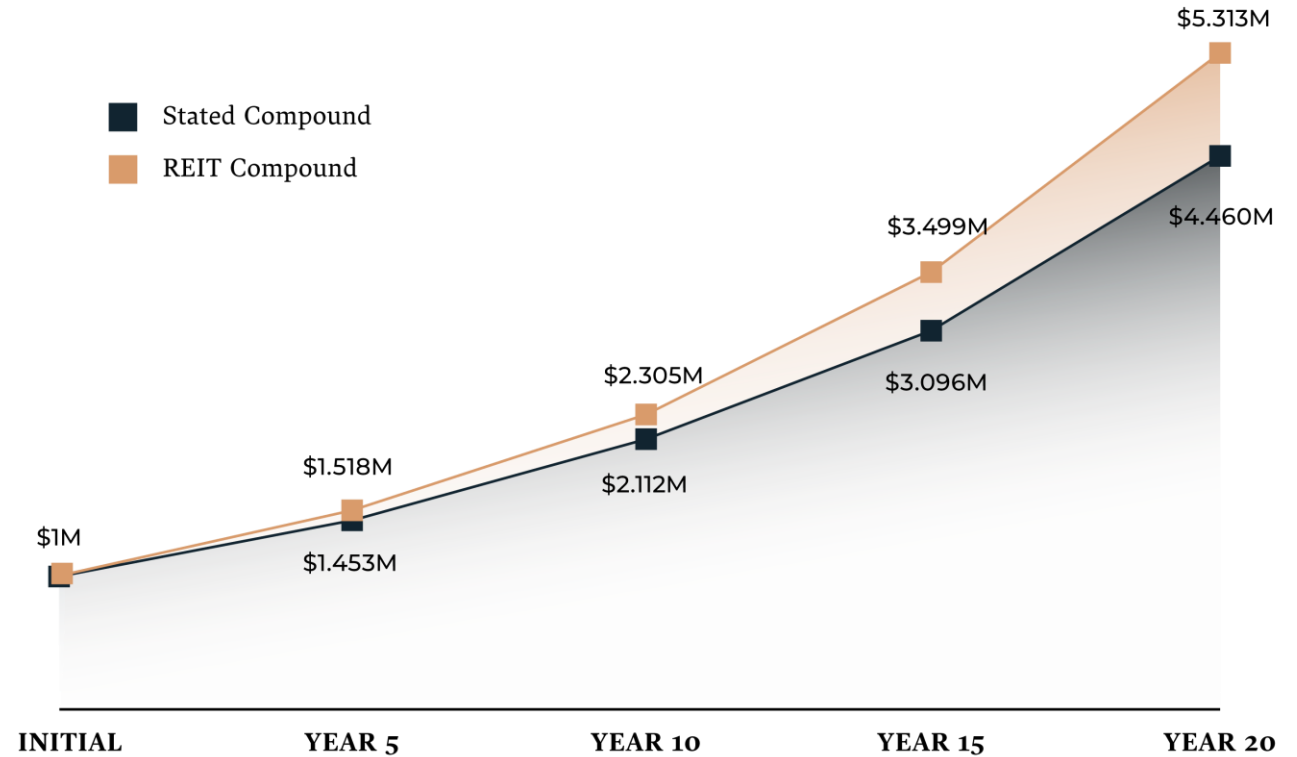


TAX ADVANTAGES

At an increased compliance cost and operational burden to Lukrom, we adopted a REIT structure to benefit our investors.

TAX SAVINGS

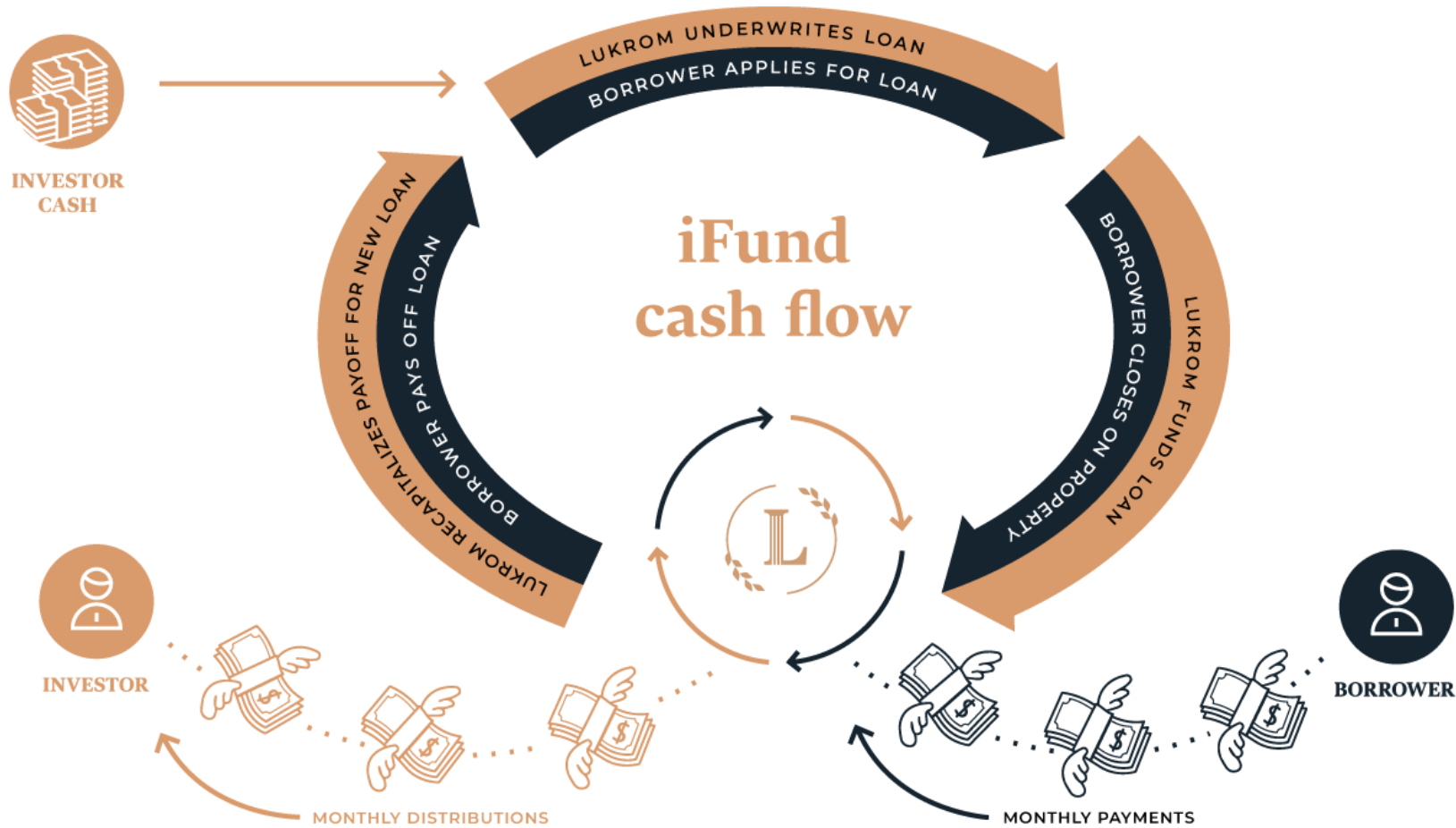
The Qualified Business Income Deduction (QBID) available to our investors reduces your taxes by 20% from the iFund. This can reduce your federal tax rate from 37% to 29.6%, a substantial tax savings.



Lukrom iFund LP business cycle perpetuates cash flows to maximize returns and create consistent distributions.

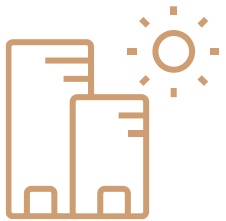


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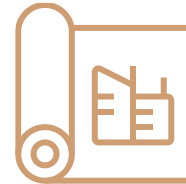
Lukrom iFund

General Lending Guidelines:



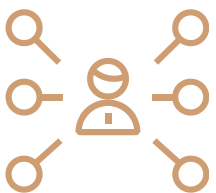
RESIDENTIAL & COMMERCIAL PROPERTIES

Short-term loans at 12%+ secured by single-family, multifamily and commercial properties



BUSINESS PURPOSE LOANS

For Borrowers undertaking new builds, fix-n-flips, or who need bridge financing for their real estate projects



ESTABLISHED BORROWER NETWORK

Numerous existing borrower contacts leading to repeat business relationships



LOAN-TO-VALUE RATIO

The Fund is backed by real estate at conservative LTV lending guidelines (70% or lower LTV target)

Invest in Lukrom iFund

Next Steps



1

INVESTING ENTITY INFORMATION

- Name
- Tax ID
- Tax Address
- Investment Amount
- Monthly Distribution or Reinvestment

2

ACCREDITATION STATUS VERIFICATION

- Your CPA or financial advisor fill out and sign the Accreditation form
- OR
- Provide us with documentation like bank statements or tax returns

3

INVESTOR PORTAL ACCESS

- Log into the Investor Portal via email invite
- Complete, Sign, & Submit the Subscription Agreement & W9

4

WIRE FUNDS TO LUKROM iFUND

- Wiring Instructions are in the Documents Tab of investor portal

5

GO ENJOY LIFE



Lukrom is managed by a high-performing team that has over 50 years of experience across multiple business sectors.



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**THOMAS
MCPHERSON**

A real estate entrepreneur and U.S. Navy veteran, Thomas enjoys engaging with diverse teams to solve challenging problems. He began his real estate career as an apartment broker with Sperry Van Ness, winning their National Rookie of the Year Award in 2010 before moving to Hendricks & Partners (now Berkadia). In 2012, Thomas founded Fenix Private Capital Group LLC to focus on improving underperforming real estate assets throughout Arizona. At Fenix, Thomas participated in repositioning value-add multifamily, office, retail, and industrial properties. This was accomplished via short-sales, auctions, REOs, or conventional sales using a variety of debt and equity sources. In addition to purchasing real property, Fenix began purchasing distressed debt buying nonperforming loans (NPLs) from national, regional, and community banks along with private lenders.

In 2015, Thomas positioned Fenix to be a leader in sustainable development partnering with Habitat Metro to develop the 70-unit mixed-use property,

Eco PHX, in downtown Phoenix and Eco Mesa, the 102-unit mixed-use property in downtown Mesa.

Fenix and Habitat Metro continue to develop their Eco branded and highly sustainable multifamily projects in the Phoenix area. In 2019, he co-founded DO Income Fund, a distressed debt fund that purchases nonperforming loans originated by private lenders across the country. Since then, Thomas and his team at DOIF have transacted on hundreds of loans from Washington to Florida across a broad spectrum of property types.

Thomas's passions outside of work are primarily focused on spending time with his wife and two children. Thomas is an avid runner and a licensed pilot. Thomas and his wife founded Madre Tierra Foundation to help fund educational programs and reforestation projects. To date, MTF has helped seed two schools (one in Sedona, AZ, and another in Pavones, Costa Rica) along with reforesting approximately 200 acres of land previously used for cattle farming.



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Lukrom Management Team



MATT CAMPBELL

Matt Campbell is a serial entrepreneur, starting successful companies in both the clean energy sector and commercial product space. After attending the University of Arizona, where he received multiple degrees, including his MBA, Matt started Campbell-Parnell, a company that specializes in alternative fuel conversion systems for gasoline vehicles with the goal of decreasing vehicle emissions, with his father. Over the last 20 years, that company has been responsible for displacing millions of gallons of gasoline and diesel with cleaner burning alternative fuel.

Matt is also listed on numerous patents including the intellectual property behind the company and product called BottleKeeper. As the Co-Founder and President of BottleKeeper, he grew the company from an idea to an eight-figure business, was featured on Shark Tank and oversaw the successful sale of the company.

Matt is an active member and board member of the charitable organization Executive Council 70. He resides in Scottsdale, Arizona and enjoys spending time with his wife, family, and friends, watching sports, playing golf, and traveling.



**MITCH
PFINGSTEN**

Mitch has spent the last 7 years in the financial services and private investment markets previously holding his series 7 & 66 securities license. He joins the Lukrom team with extensive experience in the fixed-income debt space dealing with both institutional firms and wealthy individuals. Mitch has been a mortgage loan originator since 2020. During that time, he has originated over \$100,000,000 worth of loans. He has created two small debt funds, which he operates with the help of his wife, Ellie.

Mitch enjoys growing the network of experienced builders as well as raising new capital to facilitate growth. Mitch has a great understanding of how debt markets trade and enjoys staying informed about the latest movements in the credit markets.

When he is not working Mitch enjoys spending time with family and friends, golfing, fishing, and reading about market history. Mitch looks forward to being of service to both borrowers and investors in the real estate community.



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Lukrom Management Team



MIKE SUSI

Mike Susi was born and raised in Portland, Maine. He attended Lasell College in Newton, Massachusetts, and found his way into private lending immediately after graduating in 2019. Mike quickly began building and managing a portfolio of performing, short-term private lender loans secured by real estate in Maine, New Hampshire, and Massachusetts.

Mike was responsible for the portfolio management for the small private lending firm he worked for, managing approximately \$10 million at any given time.

This portfolio consisted of new construction, hospitality repositioning, condo conversions, commercial, residential fix & flips, and multifamily value-add projects.

In addition to his private lending experience, Mike has purchased and sold investment properties of his own and is a principal in two value-add apartment complex deals located in Georgia, totaling 63 residential apartments. He has also consulted on the acquisition of one other similar residential apartment complex purchase. In his free time, Mike enjoys playing golf, mountain biking, boxing, and checking out new hiking spots with his dog, a bernedoodle named Enzo.



JOE MORGAN

Joe Morgan was born and raised in Phoenix, Arizona. Upon graduating from Arizona State University, Joe began his real estate career assisting in the acquisition and disposition of multifamily and other commercial property types. Joe quickly broadened his real estate knowledge by joining a private commercial investment group.

Joe is a licensed Arizona Real Estate Broker and has participated in the acquisition, improvement, rebranding, management, and disposition of multifamily, office, industrial, and retail properties across Arizona.

In addition to his work related to real property, Joe assisted in the analysis and purchasing of nonperforming loans from private lenders, local, regional, and national banks, as well as individual note holders. He is also part of a development team focused on highly sustainable mixed-use projects in urban cores.

In his free time, Joe enjoys traveling and hiking with his wife and daughter along with playing racquetball, softball, and swimming.

The Lukrom team is guided by a 6-person Advisory Board with more than 150 years of experience and over \$10 billion in transactional volume.



TIM SPRAGUE

Tim Sprague is a lifelong entrepreneur and attorney with a passion for real estate and community involvement. Tim is the President of Warwick & Co., Inc., a family-owned private merchant and investment bank. Tim is currently a partner at Habitat Metro, LLC, a sustainable infill multifamily and hospitality development firm in the Phoenix metro market.



SCOTT GOULD

Scott Gould is a seasoned veteran in the private lending space and has been a pivotal player in over 50,000 loans throughout Arizona. With a combined volume of almost \$10B in loans, Scott has a deep understanding and first-hand experience in market cycles and the nuances of the private lending sector.



BRAD HARPER

Brad Harper is a nationally certified counselor and certified psychologist with over 20 years of experience as a leader in individual and organizational development. He has conducted over 1,000 sessions with frontline workers, managers, and CEOs. As the executive director of the Trigon Executive Assessment Center, Brad and his team specialize in corporate management strategies and leadership development programs.



JEFF SEAMAN

Jeff Seaman is an Executive Vice President at CBRE's Multifamily Investment Properties with nearly 20 years of experience in the field. His specialization lies in managing, disposing, and acquiring multifamily properties. Jeff understands the need to personally engage with his clients in order to maximize their value, developing robust business plans to ensure buyers obtain the full value of their investment.

**Thomas McPherson and Matt Campbell are also on the board.*

THANK YOU!

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