

gpm capital

PRIVATE REAL ESTATE LENDING

# GPM Capital Fund

## An overview for prospective investors

**Presented by GPM Capital**

EXECUTIVE SUMMARY

For prospective investors | See full disclosures inside

Cover photograph: Wes Fischer / Unsplash

# 1. Company Overview

### Gateway Private Money, Inc.

**Gateway Private Money Inc.** (“GPM”) is a licensed private lender in California. GPM has since invested over $50 million in real estate loans across California, delivering stable, above-market returns to investors.

**GPM Capital LLC** (the “Fund”) is a vehicle for funding GPM’s loan originations.

| 20+ yrs | >$50M | 9–10% | <1% |
|---|---|---|---|
| INDUSTRY EXPERIENCE | LOANS ORIGINATED | TARGET RETURN | DEFAULT RATE |

*Combined experience across GPM's leadership and underwriting team.*

GPM's story rests on three pillars, each covered in more detail below:

- A proven, focused lending strategy
- A superior risk-return profile
- Deep industry expertise and a broad professional network

# 2. Superior Risk-Return Profile

The Fund targets consistent returns of 9–10% across the full market cycle. That consistency is a product of discipline, not luck, and it comes from five habits the firm applies to every loan it makes:

- A disciplined, multi-level approach to underwriting, collateral valuation, and due diligence
- Loan product diversification
- A focus on experienced real estate borrowers
- A multilateral approach to securitization
- Short-term cash lockup, with an emphasis on short-term financing products

# 3. Deep Industry Expertise & Network

GPM has access to both major broker networks and smaller, reputable local mortgage lenders, giving it access to quality deal flow. That same network — of aggregators, banks, and lenders — also gives GPM potential buyers for its loans, which allows for early exit when it makes sense.

| 500+ |
|---|
| AGGREGATORS & LOAN OFFICERS IN GPM'S REFERRAL NETWORK |

That network cuts both ways: it gives GPM first access to quality investments, and it gives GPM diverse exit opportunities at high returns once a loan is ready to be sold or repaid.

# 4. Understanding Short-Term Mortgage Investments

### What Is a Short-Term Mortgage?

Short-term mortgages are loans with a shorter repayment term than a conventional mortgage — typically three years or less, with most loans written for one year. These loans are often referred to as bridge loans.

Bridge loans generally require larger down payments, since they typically limit loan-to-value (LTV) ratios to 65–70%. Today's bridge loans also often require a minimum FICO score of 600. Those two guardrails — conservative LTVs and a credit floor — are a big part of what keeps the underlying collateral, and the Fund built on top of it, sound.

# 5. Advantages of a Mortgage Fund

Investing through a mortgage fund, rather than in individual loans one at a time, comes with a set of structural advantages:

- Simplified due diligence — investors evaluate one fund rather than studying each loan themselves
- Professional management of sourcing, underwriting, and servicing
- Elimination of earning “gaps” between one loan paying off and the next one funding
- Compounding returns for investors who reinvest distributions
- No fees to invest
- Diversification across many loans rather than concentration in one
- Scalability as the fund grows
- Eligibility for retirement accounts

## 6. How the Fund Works

The Fund moves through five stages, on repeat, for every dollar invested:

| Stage | What Happens |
|---|---|
| **Sourcing** | GPM draws on regional broker networks and smaller, reputable local mortgage lenders to find deal flow. |
| **Underwriting** | GPM's internal team of dedicated underwriters brings years of combined experience to evaluating each loan. |
| **Lending / Servicing** | Experience matters: GPM's principals has been in the real estate business for over 20 years. |
| **Loans Sold or Repaid** | An established network of aggregators, banks, and loan buyers allows GPM to secure an early exit on its loans when necessary. |
| **Distributions** | Investors can receive their distributions monthly, or reinvest them for compounded earnings. |

## 7. Fund Distributions

Distributions of Fund income are as follows:

- First, to Fund expenses
- Next, a management fee equal to 1.5% of AUM
- Then a preferred return of 9% to Members
- Thereafter, any remaining distributable funds will be split 70/30 between Members and Manager respectively

## 8. Fund Terms

| Term | Detail |
|---|---|
| **Minimum Investment** | $25,000 |
| **Distributions** | Paid monthly |
| **Lockup Period** | 12 months |
| **Qualified Plans** | Accepted |
| **Preferred Return** | 9.0% |
| **Target Return Potential** | 9%-10% |

# Does a Mortgage Fund Fit Your Income Strategy?

Speak with the GPM Capital team to learn more about this unique investment opportunity.

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*Distributions of the returns are not guaranteed and are subject to the cash availability of the Fund. The manager and the Fund make no guarantees, assurances, or commitments to the distribution of any returns. The manager will only make distributions to the extent cash is available and, in the sole and absolute discretion of the manager, to the extent that any distributions will not impact the continuing operations of the Fund.*

*Information in this summary is not intended to be, nor does it constitute, an offer to sell or a solicitation to purchase interests in the GPM Capital Fund (the "Fund"). No such offer or solicitation will be made prior to the delivery of the Fund's Private Placement Memorandum and other corresponding materials relating to the matters herein. Before making an investment decision, potential investors are advised to read the Fund's investment documents carefully and to consult with their tax, legal, and financial advisors.*

*Loans are arranged and originated by Gateway Private Money Inc. Department of Real Estate Broker, Corporation License no. 02230924. Loans will be arranged or made pursuant to the California Department of Real Estate.*