

FUND II - MARKET II

Targeted private real estate credit across select Midwest growth markets.

MARKET II IS NOW LIVE AND ACCEPTING INVESTMENTS

ABOUT 1912 CAPITAL

1912 Capital is a private real estate lender providing short-term, first-position, asset-backed financing to experienced residential real estate investors. Since 2023, we have funded more than 160 loans and deployed over \$30 million across select Midwest markets. Our strategy focuses on affordable residential markets, conservative leverage of up to 65% LTARV, and experienced borrowers acquiring, renovating, and repositioning residential properties.

CAPITAL DEPLOYED WITH BORROWER DEMAND

Fund II is deployed through a series of targeted market tranches, allowing 1912 Capital to raise and deploy investor capital alongside borrower demand and lending opportunities as we expand across select markets.

MARKET I

Northwest Arkansas - Successfully Closed

Established the Fund's initial deployment strategy in a high-growth region supported by major employers, population growth and continued housing demand.

MARKET II

Now Live - Expanding the Lending Footprint

Adds Kansas City, Wichita, Topeka, Columbus and Oklahoma City while continuing active deployment in Northwest Arkansas.

A DIVERSIFIED PRIVATE CREDIT STRATEGY

Investors participate in a portfolio of short-term, first-position residential loans across multiple borrowers, properties and markets - helping reduce reliance on the performance of any single loan.

MARKET II - WHERE WE'RE LENDING

KANSAS CITY, MO / KS

Large bi-state metro with an established investor base and diverse residential neighborhoods. Focus: repeat borrowers, workforce housing and value-add projects.

WICHITA, KS

Kansas' largest city with attainable housing and substantial single-family inventory. Focus: experienced operators and defined rehab projects.

TOPEKA, KS

Affordable entry points and stable residential neighborhoods support conservative-basis lending and smaller-balance value-add opportunities.

COLUMBUS, OH

Large Midwest capital with a deep residential base and continued housing and employment growth. Focus: experienced operators and infill/value-add housing.

OKLAHOMA CITY, OK

Broad residential inventory and active local investors. Focus: projects with clear acquisition, rehabilitation and exit economics.

NORTHWEST ARKANSAS

Core 1912 market and foundation of Market I. Continued deployment across Bentonville, Rogers, Springdale, Fayetteville and surrounding communities.

10-12%

FIXED ANNUAL
RETURNS

\$50K

MINIMUM
INVESTMENT

2 YEARS

TERM - AUTO
RENEWS

<=65%

MAXIMUM
LTARV

FIRST-POSITION LIENS | SHORT-DURATION RESIDENTIAL LOANS | MONTHLY DISTRIBUTIONS OR COMPOUNDING

RULE 506(c) - ACCREDITED INVESTORS ONLY

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1912Capital.com