



**MONUMENT
CITY
CAPITAL**

MONUMENT CITY CAPITAL INCOME FUND, LLC

RELIABLE PASSIVE INCOME, SECURED BY PRIVATE REAL ESTATE LOANS

Structured with a targeted annual return range of 10–11%,
backed by first-lien real estate loans



The projections shown above are for illustrative purposes only and are not guarantees of future performances. These forward-looking statements are based on real estate trends (including but not limited to resale market trends, occupancy/rent trends, refinance loan market trends, etc.) and borrower ability to repay. The projections involve risk, variables and uncertainties. Sponsor makes no representation or warranty that any invest or will, or is likely to, attain the returns shown above since hypothetical or simulated performance is not an indicator or assurance of future results. Please review the financial disclaimers on page 3.

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This Business plan further contains performance data that represents past performances. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data presented.

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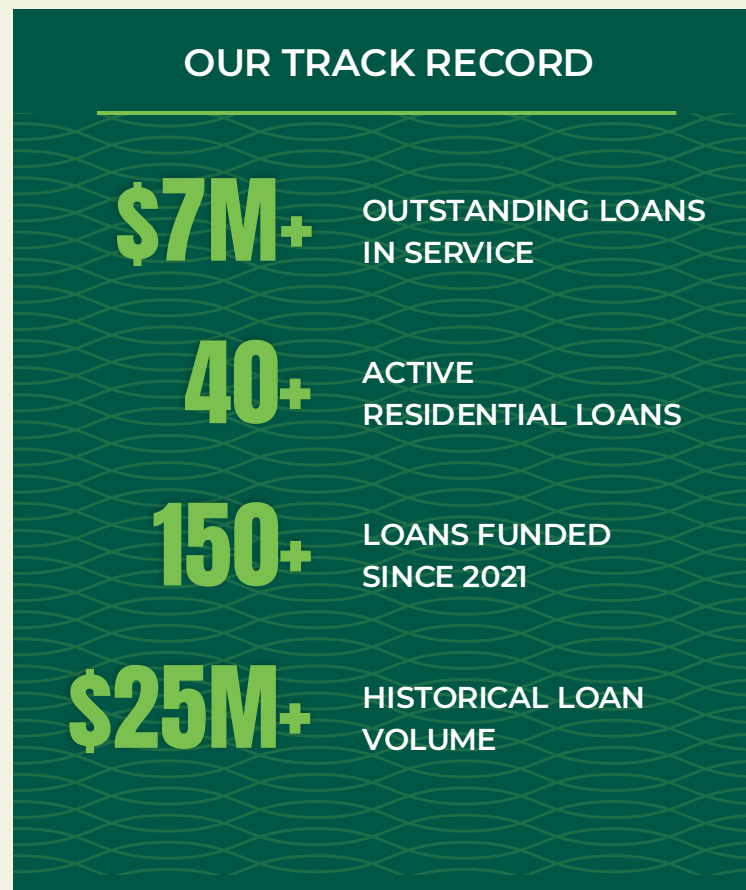
WHO WE ARE

Monument City Capital provides first-lien, real estate-backed loans that deliver steady income for investors and fast, reliable funding for real estate entrepreneurs. Our industry experience drives disciplined underwriting, accurate valuations, and clear, responsive lending that protects investor capital and supports borrower success.



WHAT SETS MONUMENT CITY CAPITAL APART

- **Focused on Private Real Estate Lending:** Purpose-built financing for investors, with fast approvals, clear terms, and dependable closings that outperform traditional lending timelines.
- **Proven Track Record:** Conservative, first-lien loan structures and disciplined project evaluation create a stable, real estate-secured income stream for investors.
- **Investors Lending to Investors:** Hands-on real estate experience enables accurate valuations, efficient underwriting, and a borrower process aligned with real-world execution.



SHORT-TERM, FIRST-LIEN LOANS SECURED BY REAL ESTATE

We raise capital that is deployed into short-term loans to real estate investors for the acquisition and/or renovation of investment real estate.

REVENUE & RETURNS

18%* Borrower Revenue

- > 12% Monthly Interest
- > 3% Origination Fee
- > *3% Extension Fee



10-11% Investor Preferred Return



7-8% Expenses

(with remaining margin captured as profit)

*18% assumes the loan is held for the full 12 months, including the 180-day initial term and two 90-day extensions. These figures are illustrative only and assume full borrower performance, timely repayment and sufficient net cash flow. Actual results may vary and are not guaranteed.

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OUR LENDING PROCESS

- 1 Loan Request:** Client requests funding and completes loan application.
- 2 In-House Evaluation:** We evaluate the project and send term sheet for 60-70% of our estimated After Repair Value (ARV).
- 3 Closing at Title:** Final title review, settlement, and document recording are handled by a reputable title company, ensuring first-lien security. All loan documents are created by our attorney.
- 4 Rehab in Progress:** Rehab funds released only as construction milestones are verified per the pre-approved Scope of Work and Draw Schedule.
- 5 Property Sold / Refinanced:** Borrower sells (or refinances) the property and we are paid back.

SECURED, CONSISTENT REAL ESTATE INCOME FOR INVESTORS

FUND SNAPSHOT

\$25M

FUND AMOUNT

10-11%

ANNUAL RETURN

12 MONTH

HOLDING PERIOD

Monument City Capital Income Fund offers investors a conservative, first-lien lending strategy **designed to generate stable monthly income** secured by real estate.

- **The Fund:** Monument City Capital is raising up to \$25M under Regulation D, Rule 506(c) through Monument City Capital Income Fund, LLC. The Fund finances first-lien real estate loans and credit facilities for qualified borrowers.
- **Use of Capital:** Capital is dedicated to secured real estate loans originated in a first-lien position by Monument City Capital Income Fund, LLC.
- **Lock-In Period:** Investments require a 12-month minimum holding period, after which redemptions may be requested subject to notice and annual limits.
- **Investor Returns:** Our borrowers pay 15% for a standard 6-month term and up to 18% for a 12-month term, creating the yield necessary to support tiered preferred returns of 10-11% for Class A investors.

THE CORE BENEFITS OF THE INCOME FUND

Participating in the Income Fund offers several key benefits:



Real Estate Secured

First-lien loans backed by physical property



Conservative Leverage

Portfolio average 64% LTV ensures a strong equity cushion



Attractive Yields

10–11% preferred annual returns*



Built-In Diversification

Capital is spread across a portfolio of loans, rather than a single property



Short-Term Duration

12-month commitment provides consistent yield without being locked in long-term



Retirement-Account Friendly

Ideal for Self-Directed IRAs & Solo 401(k)s

*The Fund projections are forward-looking and subject to the disclaimers provided on page 6.

STRUCTURED FOR PRIORITY PAYOUTS & PREDICTABLE INCOME

Monument City Capital prioritizes investor returns through a structured preferred return system where investor profits get paid before sponsor profits. Each investment class offers consistent monthly distributions, a 12-month lock-up, and liquidity options designed to keep capital secure while delivering reliable passive income.

CLASS A-3 (\$100,000 - \$249,999)

- **10% preferred return**
- 12-month lock-up period
- Monthly distributions
- Option to reinvest distributions
- 60 Day Liquidity option

CLASS A-2 (\$250,000 - \$499,999)

- **10.5% preferred return**
- 12-month lock-up period
- Monthly distributions
- Option to reinvest distributions
- 60 Day Liquidity option

CLASS A-1 (\$500,000 & above)

- **11% preferred return**
- 12-month lock-up period
- Monthly distributions
- Option to reinvest distributions
- 60 Day Liquidity option
(prioritized)

COMPOUNDING THROUGH MONTHLY REINVESTMENT

Reinvesting monthly distributions allows investors to compound their returns and accelerate long-term capital growth.

DRIP Compounding Option*: Over time, reinvesting distributions has the potential to significantly increase invested capital under certain assumptions, assuming consistent Fund performance.

Class A-1

11% Compounded Investment

	DRIP GROWTH	11% COMPOUNDED INVESTMENT
		\$500,000.00
Year 1	\$57,859.42	\$557,859.42
Year 2	\$122,414.26	\$622,414.26
Year 3	\$194,439.31	\$694,439.31
Year 4	\$274,799.02	\$774,799.02
Year 5	\$364,457.87	\$864,457.87
Year 6	\$464,491.92	\$964,491.92
Year 7	\$576,101.81	\$1,076,101.81

Class A-2

10.5% Compounded Investment

	DRIP GROWTH	10.5% COMPOUNDED INVESTMENT
		\$250,000.00
Year 1	\$27,550.86	\$277,550.86
Year 2	\$58,137.93	\$308,137.93
Year 3	\$92,095.79	\$342,095.79
Year 4	\$129,795.92	\$379,795.92
Year 5	\$171,650.75	\$421,650.75
Year 6	\$218,118.11	\$468,118.11
Year 7	\$269,706.34	\$519,706.34

Class A-3

10% Compounded Investment

	DRIP GROWTH	10% COMPOUNDED INVESTMENT
		\$100,000.00
Year 1	\$10,471.31	\$110,471.31
Year 2	\$22,039.10	\$122,039.10
Year 3	\$34,818.18	\$134,818.18
Year 4	\$48,935.41	\$148,935.41
Year 5	\$64,530.89	\$164,530.89
Year 6	\$81,759.43	\$181,759.43
Year 7	\$100,792.02	\$200,792.02

*Investors may elect to reinvest their allocated profits into the Fund with the consent of Monument City Capital. Monument City Capital reserves the right to modify this option at any time.

These figures are hypothetical and for illustrative purposes only. Compounding results are not guaranteed and depend on the Fund's performance, available Net Cash Flow, and continued participation in the reinvestment program. See full Disclaimer in Private Placement Memorandum.

PROVEN SAFEGUARDS FOR INVESTOR CAPITAL

We follow a disciplined, conservative lending process that prioritizes investor protection at every step.

OUR STANDARD PRACTICES:



First-lien position on all loans

The Fund's investment sits in the safest repayment position.



Title and property insurance secured and paid in full prior to funding

Insurance protects collateral from day one.



Conservative maximum 70% Loan-to-Value (based on ARV) ratio

A minimum 30% equity buffer protects your principal and expected returns.



In-house underwriting expertise to validate After Repair Value (ARV)

We validate all valuations ourselves to prevent inflated numbers and protect the fund.



All transactions closed through licensed title companies

Every deal is vetted and recorded by regulated third parties.



Escrowed renovation funds released only upon verified completion of work

Funds are released only as work is completed, preventing misuse of capital.

HOW WE COMPARE

SIDE-BY-SIDE INVESTMENT COMPARISON

Every investment carries trade-offs. This comparison shows **how Monument City Capital fits alongside traditional options.**

INVESTMENT VEHICLE	RETURN (since 2021)	TAKEAWAY
CDs and Interest-Bearing Savings Accounts	~.06-4% avg	<ul style="list-style-type: none">> Very low risk> Modest returns
Government Bonds	~4.1% avg	<ul style="list-style-type: none">> Stable and predictable> Lower long-term growth
S&P 500	~9-11% avg	<ul style="list-style-type: none">> Strong long-term performance> High volatility
Monument City Capital	10-11%	<ul style="list-style-type: none">> High returns> Low risk first-lien, real estate-secured loans

WHAT SETS US APART

Investors choose Monument City Capital for **disciplined first-lien lending, proven industry experience, and full alignment** built through investing our own capital alongside yours.



WHY INVESTORS CHOOSE US:

> **Skin in the Game:**

We reinvest our profits back into the Fund, committing our capital alongside yours. This creates true alignment, controlled lending decisions, and accountability on every loan.

> **Proven Experience:**

With more than **150 loans funded, \$25M+ in historical loan volume**, and **12+ years as active real estate operators**, we have firsthand insight into acquisition, renovation, and resale/refinance execution. This experience directly shapes our conservative first-lien lending model.

> **Local Expertise & Relationships:**

We focus on lending in Maryland and South-Central Pennsylvania, where over a decade of local experience and strong community relationships supports disciplined valuations and consistent loan performance.

> **Process-Driven Execution:**

Our background in sales leadership, construction, and real estate investing, uniquely positions us to apply **structured, operator-informed systems that reduce risk and support scalable, repeatable results.**

GROWTH BY THE NUMBERS

KEY METRICS:

150+

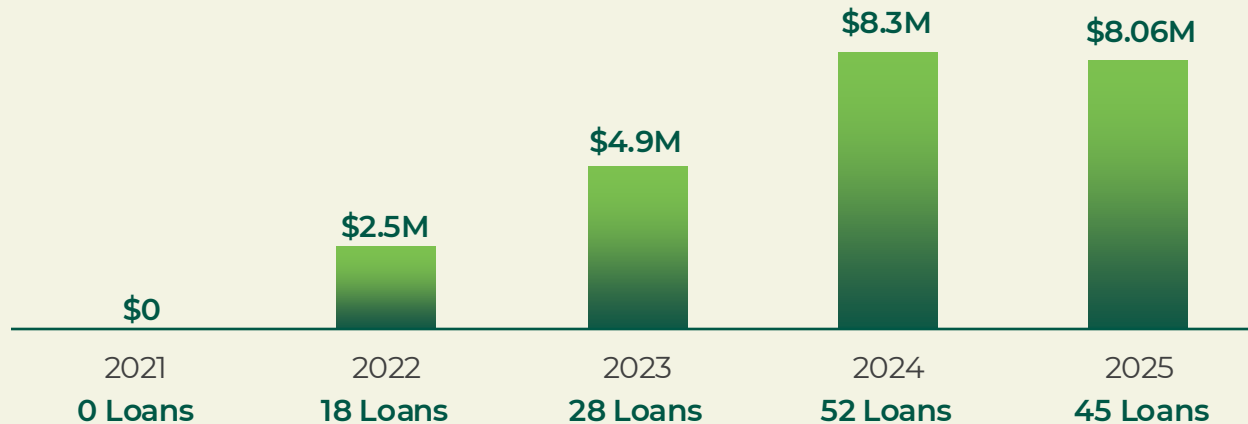
LOANS FUNDED

Successfully funded loans, repaid and in progress, that demonstrate our consistent reliability and performance.

40+

ACTIVE LOANS UNDER MANAGEMENT

Ensures ongoing, diverse investment opportunities.



Portfolio growth has been intentionally paced to prioritize credit quality, capital protection, and consistent cash flow.

REAL RESULTS THAT SUPPORT INVESTOR CONFIDENCE

The funding manager's lending history demonstrates **consistent execution**, **strong borrower performance**, and a **stable, well-seasoned portfolio positioned for growth**.

LOCAL MARKETS WE KNOW AND TRUST

We focus on lending in Maryland and South-Central Pennsylvania.

This is our home market, where we have executed deals for over a decade. This local expertise allows us to lend with discipline and deliver consistent results for investors.

Together, Maryland and South-Central Pennsylvania offer the right balance of stability, affordability, and growth—creating an ideal foundation for secure, high-yield lending that benefits both investors and borrowers.



MARYLAND AND PENNSYLVANIA AT-A-GLANCE



Maryland: Demand, Stability & Growth

- **STEADY APPRECIATION:** Home values are up 2.9% year-over-year, signaling consistent long-term growth.
- **STRONG JOB BASE:** Proximity to Washington, D.C. supports ongoing employment growth and housing demand.
- **CONSTRAINED SUPPLY:** With just two months of housing inventory, market conditions favor sellers and investors alike.
- **REVITALIZATION EFFORTS:** Over 5,000 vacant homes are being redeveloped through government-backed programs, strengthening community and property values.

Source: Red Fin



Pennsylvania: Affordability & Expansion

- **ACCELERATING APPRECIATION:** Home prices have risen 8.1% year-over-year, highlighting strong upside potential.
- **COST ADVANTAGE:** Median home prices of \$286,600 sit 31.5% below the national average, creating an accessible entry point for investors.
- **URBAN POPULATION GROWTH:** Philadelphia and surrounding metros continue to see rising population and rental demand.
- **RESILIENT ECONOMY:** Real estate remains a solid, reliable investment, supported by broad economic stability.

Source: Principle Abstract

LENDING SOLUTIONS FOR EVERY STRATEGY

Monument City Capital, LLC offers a range of short-term and long-term financing solutions tailored to different project strategies and asset types.



Fix & Flip / Fix & Rent (BRRR)

Financing for acquiring, renovating, and either reselling or refinancing into long-term holds.



30-Year Rental Loans

Permanent financing to replace short-term or high-interest debt on stabilized rental properties.



Bridge Loans

Short-term capital to close quickly and bridge the gap until sale or refinance.



Commercial Bridge Loans

Financing for acquiring, improving, or refinancing small to mid-size commercial properties.



Cross-Collateral Loans

One loan secured by multiple properties, reducing risk and lowering or eliminating down payment requirements.

FAST, FLEXIBLE CAPITAL BUILT AROUND THE BORROWER

Borrowers choose Monument City Capital **for simple processes, fast closings, and a lending partner who understands** real estate operators from the inside.

OUR APPROACH OFFERS:

Minimal Documentation, Maximum Efficiency

Streamlined application with only essential details

Fast Access to Capital

24-hour approvals, rapid closings, and quick renovation draws

A True Lending Partner

Deal structuring and expert underwriting to maximize success

Flexible Growth Capital

Funding options that help scale portfolios and optimize returns

Our speed, simplicity, and operator-focused expertise help borrowers **move quickly, execute profitably, and scale with confidence.**

EXPERIENCED LEADERSHIP WITH A PROVEN TRACK RECORD

Experienced leadership drives every part of Monument City Capital's lending and investment strategy. Our management team draws on years of real estate investing, corporate leadership, and disciplined loan execution to safeguard capital and deliver consistent, reliable performance for investors.



Shaun Magner

Principal and Founder

Real Estate Investing Experience

- **12+ years** of scaling multiple real estate investment businesses
- Former Speaker and Coach for the nation's top real estate investment education company
- Featured podcast guest and keynote speaker at countless industry conferences

Corporate Sales Experience

- **15+ years** in corporate sales and leadership
- Diverse team management experience
- \$100M+ annual sales volume

Monument City Capital Operational Track Record

- **5+ years** of direct Hard Money Lending experience
- 150+ loans originated, with \$25M+ in loan volume funded
- Conservative historical average LTV of 64% (industry standard ~70%)

THE TEAM BEHIND YOUR INVESTMENT

Our team brings **operational expertise**, **clear communication**, and **reliable execution** to every stage of the lending and investment process.



Bonnie Neuss

Director of Operations



Erica Kern

Director of Marketing



Silvia Curtis

Real Estate Portfolio & Operations Coordinator

FREQUENTLY ASKED QUESTIONS

How We Secure Loans

All loans are secured by a first-lien recorded mortgage on the property and a promissory note. For entity borrowers, we also require personal guarantees from all partners. Each closing is conducted through a licensed title company, with loan documents prepared by an experienced attorney.

How Monument City Capital Makes Money

We charge borrowers a 3% origination fee on the loan amount, along with standard closing-related fees and possible loan extension fees. For ongoing loan servicing, we retain all remaining profits after preferred return and the fund expenses are paid. For example, if the borrower's note is set at 12% and the investor preferred return is 10%, we earn the 2% difference net of expenses.

Market Fluctuations

We focus primarily on Maryland and South-Central Pennsylvania, markets we know and trust for their stable, long-term growth potential. These are our home markets, where we've executed deals for more than a decade, giving us deep local expertise that supports disciplined lending and consistent investor results. Our strongest protection, however, lies in our conservative underwriting. By maintaining a portfolio loan-to-value of just 64%, we create a significant buffer to withstand market fluctuations and safeguard investor capital.

Hard Money vs. Traditional Financing

Hard money loans are underwritten primarily on the value of the property, rather than relying heavily on the borrower's credit like conventional loans. While credit history is considered, the focus is on the underlying asset and the borrower's ability to execute the project and repay the loan. These loans can also be funded far faster than traditional bank financing, giving borrowers the speed and flexibility to negotiate stronger deals with sellers.

In The Event Of Default

We secure every loan with a first-lien position and maintain full foreclosure rights. In the event of foreclosure or property repossession, we either sell it as-is with a Realtor or auction company, wholesale the property or partner with experienced contractors to complete renovations and bring it to market.

Property Types We Finance

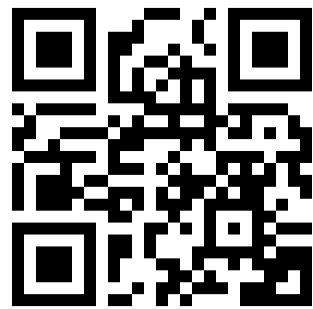
We partner with a trusted network of borrowers to source and evaluate real estate opportunities across Maryland and South-Central Pennsylvania. Most projects involve vacant, outdated, or unfinished homes requiring renovation, with loans typically ranging from \$100K to \$400K and averaging \$189K. In addition to residential projects, we also finance select small to mid-sized commercial properties.




**MONUMENT
CITY
CAPITAL**

START EARNING CONSISTENT, REAL ESTATE-BACKED INCOME

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 (443) 750-1565

 invest@MonumentCityGroup.com

 [MonumentCityCapital.com](https://www.MonumentCityCapital.com)

 408 Crain Hwy S., Suite 9, Glen Burnie, MD 21061