

## INVESTMENT THESIS

The Shoora Capital Preservation Debt Fund seeks to generate consistent income and preserve investor capital by originating and managing conservatively structured, first-lien senior secured loans to experienced real estate sponsors, emphasizing collateral protection, disciplined underwriting, and active risk management.

<b>Fund Type</b>	Private real estate debt fund
<b>Investment Focus</b>	First-position senior secured mortgages
<b>Fund Structure</b>	Evergreen
<b>Minimum Investment</b>	100,000
<b>Investor Eligibility</b>	Accredited investors only
<b>Preferred Return</b>	6% annually, paid monthly
<b>Target Net Return</b>	>8% annualized
<b>Investment Criteria</b>	Accredited Investors
<b>Management Fee</b>	2%
<b>Performance Fee</b>	20%
<b>Redemptions</b>	Annual, subject to approval & liquidity
<b>Distributions</b>	Monthly (preferred); discretionary (excess)
<b>Transfers</b>	Permitted with GP approval
<b>Reporting</b>	Periodic (contemplated quarterly)
<b>Tax Treatment</b>	Partnership (K-1 reporting)

### TARGET RETURNS

**>8%**

Annualized Net Return

**6%**

Annual Preferred Return

*Paid Monthly*

### INVESTMENT TERMS

**\$100K**

Minimum Investment

**Annual\***

Redemption Opportunities

*\*Subject to GP approval*

## INVESTMENT STRATEGY

### INSTRUMENT

First position senior secured mortgages on commercial real estate

### BORROWERS

Vetted local operators with proven track records in target markets

### GEOGRAPHY

Sun Belt markets with strong population and job growth fundamentals

## Merits & Differentiators

- Income-producing commercial real estate collateral in the Sun Belt region of the United States, including multifamily and other middle-market asset types
- Stabilized and transitional (value-add) properties, where loan repayment is supported by in-place or near-term cash flow and defined business plans
- First-position, senior secured mortgage loans, structured to prioritize capital preservation and contractual income
- Conservative leverage parameters, including:
  - Up to 75% maximum LTV per investment
  - Target portfolio-level LTV generally below 65%
  - Other underwriting metrics (DSCR, LTC, Debt Yield) applied transaction-by-transaction
- Experienced real estate sponsors with demonstrated track records and net worth typically exceeding the loan amount
- Middle-market loan sizes, structured with defined maturities, collateral protections, and repayment sources
- Return profile driven by interest income, targeting a 6% preferred return and overall annualized net returns in excess of 8%
- Principals directly involved in underwriting and asset management value flows to investors, not overhead.

## Important Disclosures

This document is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities. Any offering of securities or solicitation in connection with the sale of securities will be made pursuant to offering documents, including a Private Placement Memorandum, which should be reviewed carefully before investing.

Investing in private real estate funds and notes secured by real estate has certain inherent risks, which could result in the loss of some or all of your principal investment. Past performance stated herein is not an indicator of future results, and Shoora Capital can in no way guarantee or warrant your success.

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### For More Information

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