

## RWA Group's High-Yield RTL Loans Stand Out in Targeted Fixed Income.

Realworld Asset Group (RWA Group) is an operationally focused real estate investment group with over 50 years of combined experience in managing, operating and originating over \$3 billion in real estate transactions.

RWA Group actively allocates investments through two key channels: RWA Credit Fund I dedicated private credit fund, and RWA Credit SPV I; both with a focus on residential transition loan ("RTL") products. This specialization encompasses a diverse array of financial solutions, ranging from bridge loans, fix and flip financing, light to heavy construction funding, to financing for new constructions.

RWA's bullish position in the RTL market is driven by the appealing attributes of these investments, including their substantial potential yields, robust collateral quality, and a liquidity profile that favorably stands out within the spectrum of high-yield fixed income investment options.

- RTLs range in maturities between 6 and 18 months.
- Secured by first trust deeds on SFR and Multifamily.
- RWA Group lends in Tier 1 cities across the U.S.
- Lends to best in-class operators with proven track records.

## RTLs Stand Out...

- Target yield of 9.5% – 11%
- Avg. coupons 2X the rate of traditional agency MBS.
- Comparable returns with superior collateral.
- 65-70% Avg. LTV with significant short-term value add provides downside protection.
- Business purpose loans, no risk of owner-occupied collateral.
- Other Yields in fixed income:

2024 Long-term Capital Market Assumption return projections, 0%



Source: J.P. Morgan Asset Management - Long Term Capital Market Assumptions 2024. Data as of September 30, 2023.

## Exec Team

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## Case Studies

Here's a high level sample of our portfolio

### San Diego, CA - Fix & Flip

Borrower purchased and lightly renovated the property within 2 months, resold the property within 5 months.

- **Loan Amount:** \$650k
- **Gross Rate:** 10.75% Annualized
- **Origination Fee:** 1.00%
- **LTV:** 65%
- **LTC:** 85%
- **Term:** 9 months

### Dallas, TX - Bridge

Newly renovated property pulled cash out to acquire additional properties.

- **Loan Amount:** \$425k
- **Gross Rate:** 10.50% Annualized
- **Origination Fee:** 1.00%
- **LTV:** 70%
- **LTC:** 70%
- **Term:** 6 months

### Toluca Lake, CA - Bridge

Newly construction property, free and clear of any debt. The borrower needed proceeds to pay off other construction loans.

- **Loan Amount:** \$2.5 million
- **Gross Rate:** 11.00% Annualized
- **Origination Fee:** 1.00%
- **LTV:** 65%
- **LTC:** 78.00%
- **Term:** 12 months

### Westlake, CA - Bridge

Newly renovated property, rate, and term existing construction loan.

- **Loan Amount:** \$1.4 million
- **Gross Rate:** 11.00% Annualized
- **Origination Fee:** 1.00%
- **LTV:** 65%
- **LTC:** 82%
- **Term:** 12 months

**Disclaimer, this is not an offer or solicitation to sell securities.**