

Steadfield Income Fund

November 2026 Offering · Loans secured by real estate · Paid monthly


Steadfield
CAPITAL

\$1,200,000

Target raise

9.15–11.05%

Target annual return

Monthly

Investor payments

12 months

Commitment

WHAT YOUR INVESTMENT EARNS

CLASS	TARGET ANNUAL RETURN	MONTHLY PAYMENT	PAYMENTS OVER 2 YEARS
Class A · \$25,000 minimum	9.15%	\$190.63	\$4,575
Class B · \$100,000 and up	10.25%	\$854.17	\$20,500
Class C · \$250,000 and up	11.05%	\$2,302.08	\$55,250

Payments start the month after your funds are received and are deposited directly to your bank account. Your investment amount is returned when you exit.

HOW THE FUND EARNS

	YEAR 1	YEAR 2	TOTAL
Interest earned on loans	\$161,263	\$167,325	\$328,588
Paid to investors	\$121,920	\$121,920	\$243,840
Left after investors are paid	\$39,343	\$45,405	\$84,748
Loans made	12	6	18

Loan interest covers investor payments 1.35x over two years.

WHERE THE MONEY GOES

	AMOUNT
Raised from investors	\$1,200,000
Cash reserve (3%)	\$36,000
Lent out in loans	\$1,164,000

As loans are paid off, the money is lent out again, so the same capital funds about three cycles of loans over two years.

PREFERRED RETURNS

No management fees. Borrowers pay the loan fees at closing (2 points and a \$300 document fee), and those go to Steadfield's management company. The managers share in the fund's profits only after investors receive their target return. Fund operating costs are paid by the managers, not by the fund or its investors.

KEY ASSUMPTIONS

- Loans at 15% interest, interest-only monthly payments
- Loan amount: 65% of property value (guideline)
- Investments split 30% / 40% / 30% by level
- Cash reserve held at 3% of the fund
- 12-month loan term; loans repaid in 8 months on average
- Repaid capital lent out again within about 2 weeks
- Investors remain invested for the full 2 years
- No loan losses modeled (see the Subscription Agreement)

EXITING THE FUND

Your investment has a 12-month minimum. Give 6 months' written notice whenever you're ready to exit; to exit at month 12, give notice by month 6. Exiting capital is returned from loan payoffs and the cash reserve, and it is not lent out again, so the rest of the fund stays fully invested.