



EVERGREEN
CAPITAL

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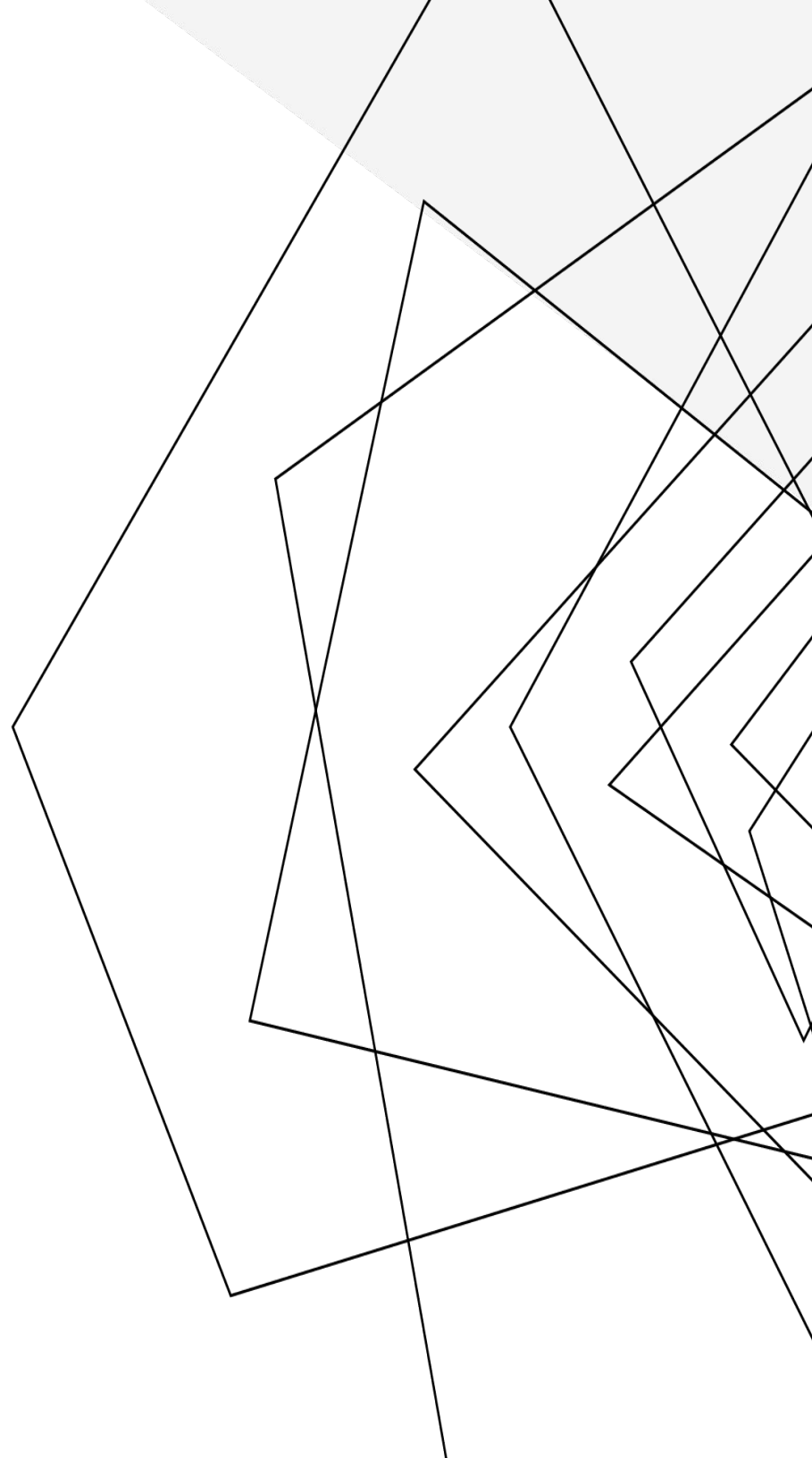
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AN INVESTMENT IN THE FUND INVOLVES RISK, AND NUMEROUS FACTORS COULD CAUSE THE ACTUAL RESULTS, PERFORMANCE, OR ACHIEVEMENTS OF THE FUND TO BE MATERIALLY DIFFERENT FROM ANY FUTURE RESULTS, PERFORMANCE, OR ACHIEVEMENTS THAT MAY BE EXPRESSED OR IMPLIED BY STATEMENTS AND INFORMATION IN THIS PRESENTATION. SHOULD ONE OR MORE OF THESE RISKS OR UNCERTAINTIES MATERIALIZE, OR SHOULD UNDERLYING ASSUMPTIONS PROVE INCORRECT, ACTUAL RESULTS MAY VARY MATERIALLY FROM THOSE DESCRIBED IN THIS PRESENTATION.

OVERVIEW

Evergreen Capital is a private real estate income fund designed to provide accredited investors with consistent, asset-backed income.

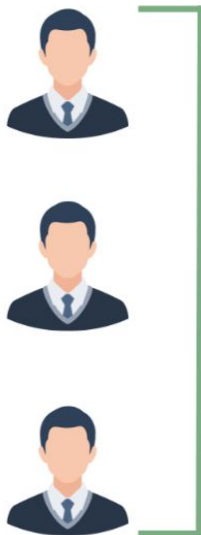
The capital raised from investors is then used to lend to real estate operators seeking financing for the purchase and renovation of residential real estate projects.



Business Model Visualization



Accredited Investors



Capital

10% Return

Evergreen Capital Fund LLC

Loans for Real Estate Projects

12%–13%
2 points

Experienced Borrowers

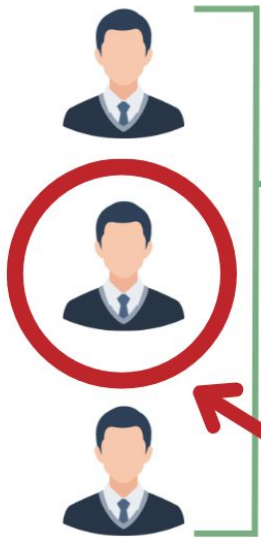


Evergreen's profit is the spread between the interest & fees we earn from borrowers and the distributions we pay out to investors.

Business Model Visualization



Accredited Investors



Capital

10% Return

Evergreen Capital Fund LLC

Loans for Real Estate Projects

12%–13%
2 points

Experienced Borrowers



Opportunity to be one of these investors and earn a 10% annual return on your capital, paid out to you in quarterly distributions.



506(C) EVERGREEN FUND

- Evergreen Capital Fund LLC is a 506(c) income fund.
- Opportunity for accredited investors to invest in the fund and earn a 10% return, paid quarterly. Substantially higher than savings or money market account returns currently.
- Ongoing income fund structure means existing investors can add more funds along the way and ask for their money back as needed.
- Initial 12-month lock up period. Then upon a redemption request by the investor, Evergreen will return your principal capital as quickly as possible without disrupting funding operations. See private placement memorandum for further details on the redemption process.
- Funds will be used to make asset-backed loans on single-family properties to Rapid Fire and other real estate investors on a project-by-project basis.

FUND TARGETS

Target Fund Size

\$10,000,000

Competitive Annual Rates

10%

Minimum Investment

\$50,000

EXAMPLE INVESTMENT

- **January 1, 2026:** Invest \$100,000 in Evergreen Capital



- **April 1, 2026:** Receive \$2,500 Quarterly Distribution



- **July 1, 2026:** Receive \$2,500 Quarterly Distribution



- **October 1, 2026:** Receive \$2,500 Quarterly Distribution



- **January 1, 2027:** Receive \$2,500 Quarterly Distribution

- **Total Over 12 Months: \$10,000 Received. 10% Annualized Return**



OUR STORY

How Evergreen Capital Came to Be



ABOUT THE OPERATORS

JOSEPH BACK

Born and raised in Versailles, KY, Joseph is a real estate entrepreneur and the founder of Rapid Fire Home Buyers - a residential investment firm with offices across Kentucky, Ohio, Alabama, and Georgia. Since starting the company, Joseph and his team have bought and sold 2,000+ homes, earning Rapid Fire a spot on the Inc. 5000 list of fastest growing private companies in America in both 2024 and 2025.

Joseph also invests in commercial real estate with holdings across Central Kentucky in the retail, office, multifamily and industrial asset classes. He's passionate about building businesses, developing leaders, and all things investing.

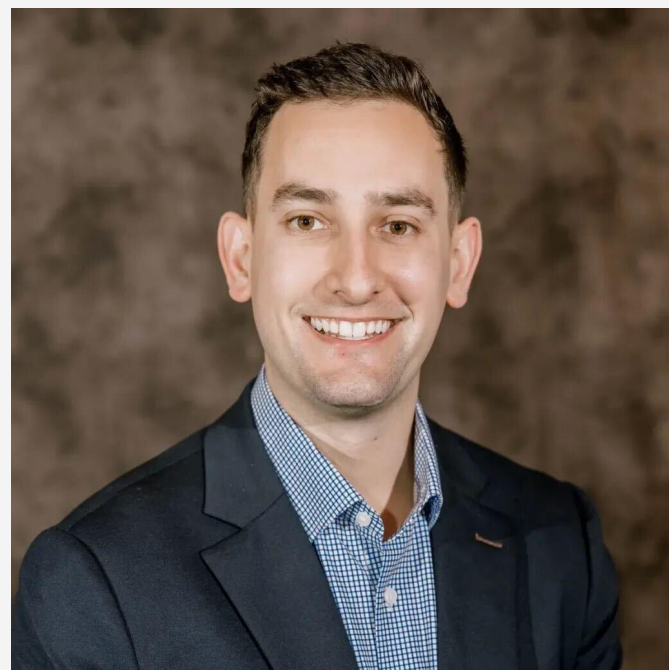


ABOUT THE OPERATORS

ERIC MARTIN

Eric, a University of Kentucky finance graduate, launched his career as a real estate investment analyst before taking a bold leap in 2020: relocating to Alabama to co-found Rapid Fire Home Buyers with Joseph Back. As Chief Operating Officer, he now steers operations across five thriving markets, fueling expansion, cultivating key investor partnerships, and steering the company through consistent year-over-year growth.

A hands-on investor himself, Eric has deployed capital into multiple real estate syndications and income funds, and originated private loans as a lender. His Certified Private Lender Associate (CPLA) designation from the American Association of Private Lenders, paired with deep expertise on both the equity and debt sides of real estate, serves as the foundation for starting Evergreen Capital.





- Real Estate Investment Business started by Eric and Joseph in 2019.
- Offices in Lexington, KY | Louisville, KY
Cincinnati, OH | Montgomery, AL | Columbus, GA
- 43 full-time team members.
- Completed 2,000+ closed deals since founding in 2019.
- This operational track record is what underpins Evergreen's conservative lending and focus on protecting investor principal.





- **January 2025:** Made strategic shift to start flipping select properties instead of wholesaling them to maximize margins.
- **Selective Deal Criteria**
 - **Year Built:** 1960 or newer. Newer built means less surprise problems.
 - **Renovation Budget:** \$30,000 or less. Easy projects we can get back on the market quickly.
 - **Price Threshold:** After-repair value (ARV) \leq 120% of the median sales price in the area to ensure a large buyer pool and quick sales.
 - **No Structural Issues:** Properties with structural problems are disqualified.

QUICK FLIPS



- Unlike our wholesale deals, these quick flip projects required capital to purchase and renovate.
- Initially, we relied on existing relationships with local private lenders to fund these deals, but as the pipeline has grown we have tapped most of these local lenders.
- This has led to having to use institutional hard money lending companies who are expensive, slow, and heavy with fees.
- **Evergreen fills this gap.**

Address	Owner/Borrower	Loan Amount
197 Yancey Street, Auburn, AL	MJ Commercial Partners	\$85,000
737 Ledyard Pl, Montgomery, AL	Montgomery Real Estate Buyers	\$140,000
2171 Rangoon Ct, Cincinnati, OH	Rapid Fire Cincinnati, LLC	\$150,000
5704 Toebbe Lane, Louisville, KY	Tributary Capital LLC	\$180,000
1032 Crimson Creek Dr, Lexington, KY	KY Home Investors, LLC	\$260,000
2818 Coleen Court, Louisville, KY	Tributary Capital LLC	\$160,000
7712 Carnation Drive, Louisville, KY	Tributary Capital LLC	\$155,000
4827 Andalusia Ln, Louisville, KY	Tributary Capital LLC	\$170,000
1211 Bryan Ave, Lexington, KY	Net Worth Holdings	\$132,500
210 Reilly Road, Frankfort, KY	KY Home Investors, LLC	\$220,000
430 Mt Tabor, Lexington, KY	Net Worth Holdings	\$195,000
905 Byars, Lexington, KY	Net Worth Holdings	\$185,000
3048 Trailwood Lane, Lexington, KY	KY Home Investors, LLC	\$247,000
1313 Post Oak Road, Lexington KY	KY Home Investors, LLC	\$245,000
34 Delphi Dr, Erlanger KY	Rapid Fire Cincinnati, LLC	\$220,000
606 Freeman Dr, Lexington KY	KY Home Investors, LLC	\$210,000
4624 East Indian Trl, Louisville, KY	Tributary Capital LLC	\$158,000
	Total Borrowed	\$2,954,500

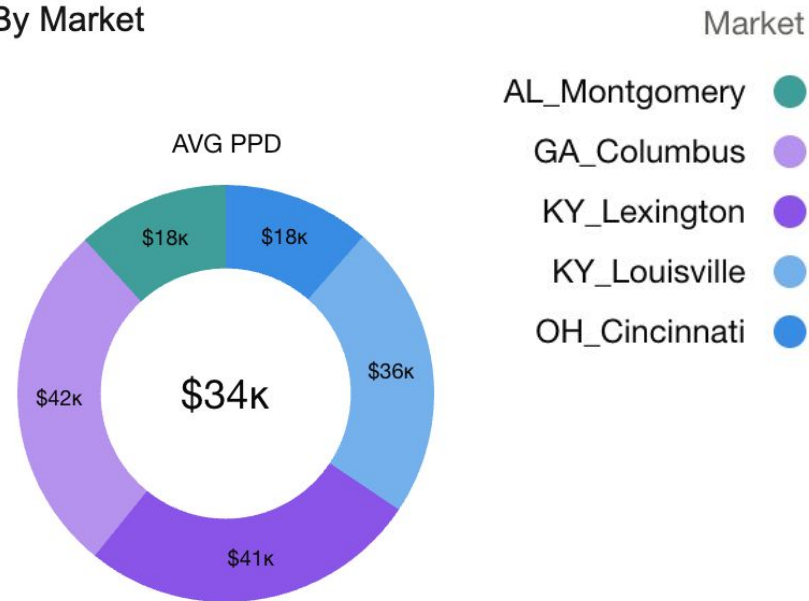
QUICK FLIPS



- Has proved to be a great strategy for our company.
- As of January 2026, we have successfully completed 17 deals and are adding new projects weekly.
- Average profit per deal is \$34,000, more than double our traditional average profit per deal of \$17,000.

Closed Quick Flips Avg PPD By Market

Goal: \$30k+



EXAMPLE TRANSACTION

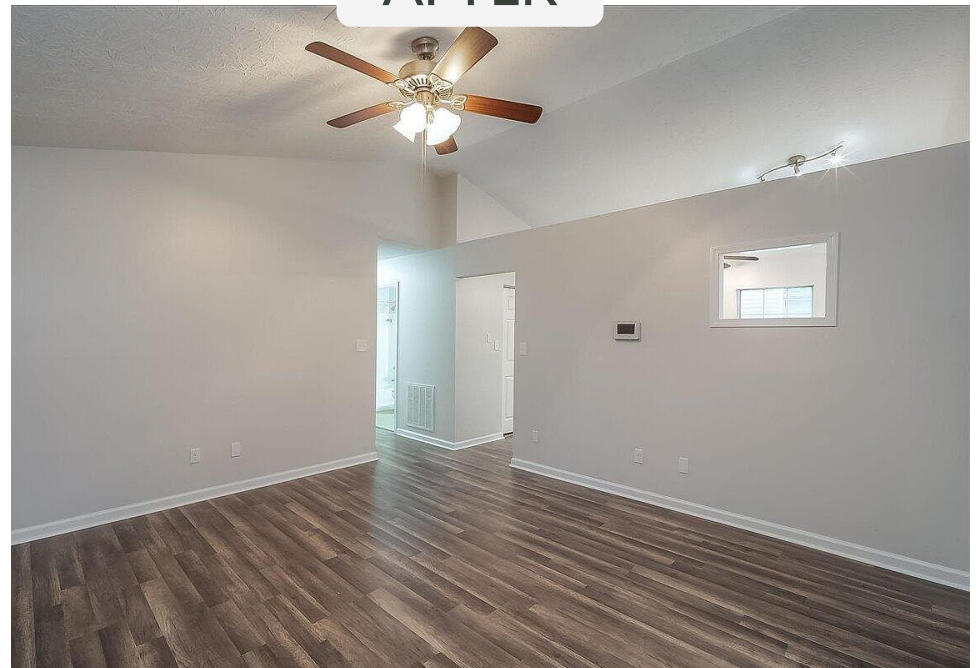
212 Tipchik Drive Lexington, KY



BEFORE



AFTER



EXAMPLE TRANSACTION

212 Tipchik Drive Lexington, KY

Rapid Fire secured a great deal on a flip property in Lexington, KY. We went under contract to purchase the property for \$126,200 with the expectation to sell the property for \$220,000 on the backend after a quick renovation.

A local private lender funded the purchase and renovations via a \$140,000 first mortgage loan.

Rapid Fire utilized the funds to close on and renovate the property.

3 months after purchase, Rapid Fire successfully sold the property for \$215,000 and repaid the private lender in full while making a strong \$56,426 profit on the deal.

DEAL BREAKDOWN

Purchase Price: \$126,200

Rehab: \$15,000

Loan Amount: \$140,000

After-Repair Value (ARV): \$225,000

Loan-to-Value (LTV): 62%

Term: 6 months (completed in 3)

Private Lender Profit: \$5,600

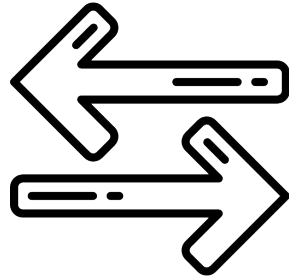
Rapid Fire Profit: \$56,426

Win-Win Deal!

The Result: WIN-WIN



Stable Source of Capital



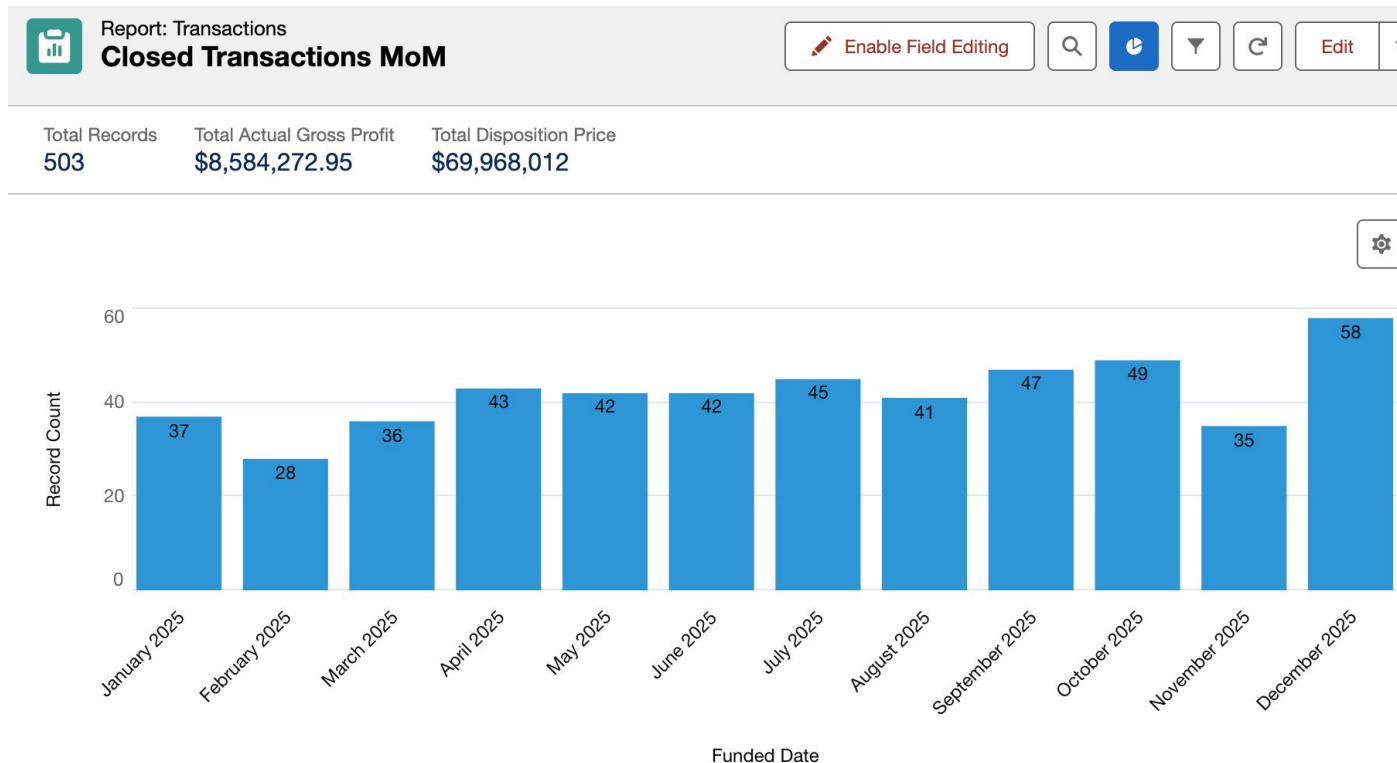
Consistent Loan Volume



EVERGREEN
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FUTURE OPPORTUNITY FOR EXPANSION

- After initially working with Rapid Fire to create a base of loans, we plan to expand lending to our Wholesale Buyer database.
- We believe we have a distinct advantage over other hard money lending businesses thanks to our core Wholesaling business.
 - Have over 6,000+ buyers in our database currently and continue to grow that list by 50-100 new investors each month.
 - Have completed over 2,000 successful transactions.
 - Consistently closing 40-50 deals per month with experienced buyers.





THE INVESTMENT OPPORTUNITY



WHAT INVESTORS WANT TO KNOW

We originally thought the most important thing to share was our track record and the real estate investment company we've built.

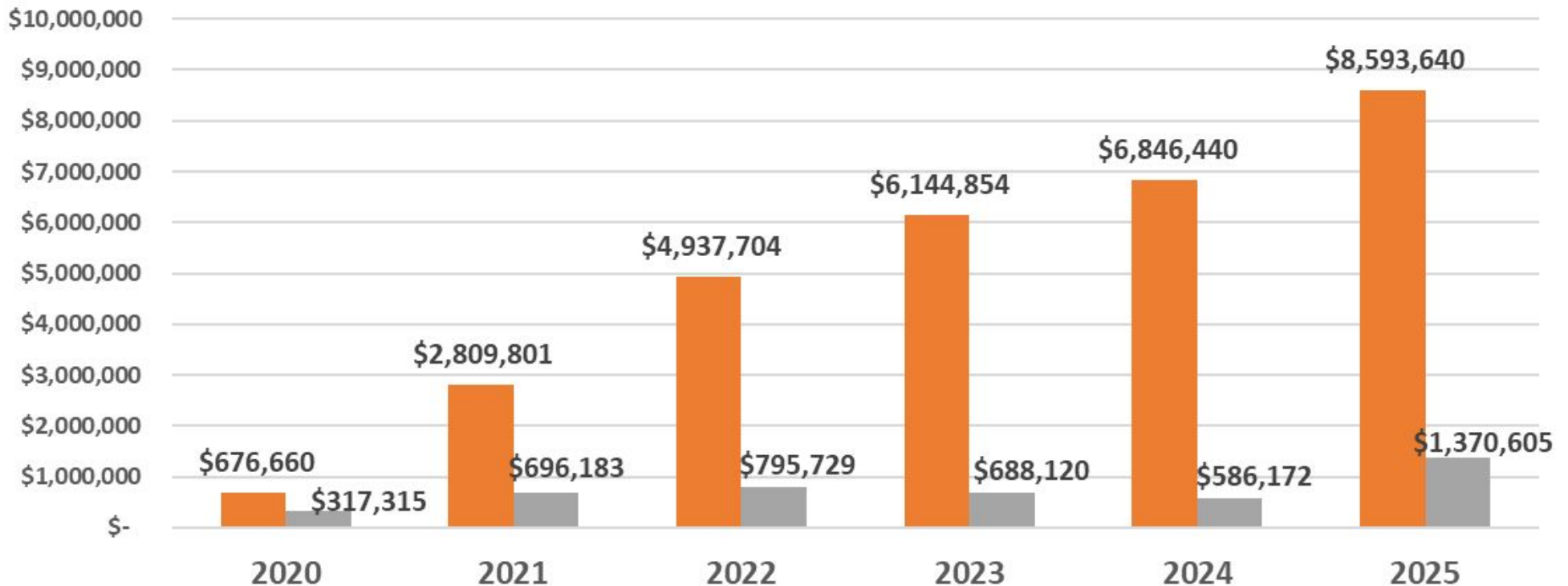
While that matters, most investors have told us they really care about three things:

- 1) ***“Is my money safe?”***
How is my principal protected? What collateral backs my investment, and what happens if a loan goes bad?
- 2) ***“Will my income be consistent and predictable?”***
How reliable is the 10% target and what supports those distributions?
- 3) ***“Can I see the numbers and get my money back when I need it?”***
How transparent are you, and what are the real-world expectations around liquidity and redemptions?

OUR TRACK RECORD OF FINANCIAL STABILITY

- While Evergreen Capital is a new venture, our core business, Rapid Fire, has established a strong and responsible financial track record.
- Since founding, Rapid Fire has grown revenue every year in business. Compounded average growth rate of 66.2% per year.
- Despite investing profits heavily into new office expansion and increased marketing budgets, Rapid Fire has been profitable every year in business.

Year Over Year Revenue & Operating Profit



OUR TRACK RECORD OF FINANCIAL STABILITY

- The end-of-year cash balance at Rapid Fire has grown faster than our profits or revenue over the last 3 years.
- We recognize the importance of proper liquidity for a business. We have intentionally foregone distributions to build reserves.
- We are prepared to provide third-party-verified financial summaries during due diligence for qualified investors.

Cash on Hand



OUR TEAM



Attorney – Forta Law

Largest private lending focused law firm in the country. They are the general counsel to the American Association of Private Lenders (AAPL).



LOS (Loan Origination System) - Lendr

Lendr is the industry's leading loan origination and servicing software program.

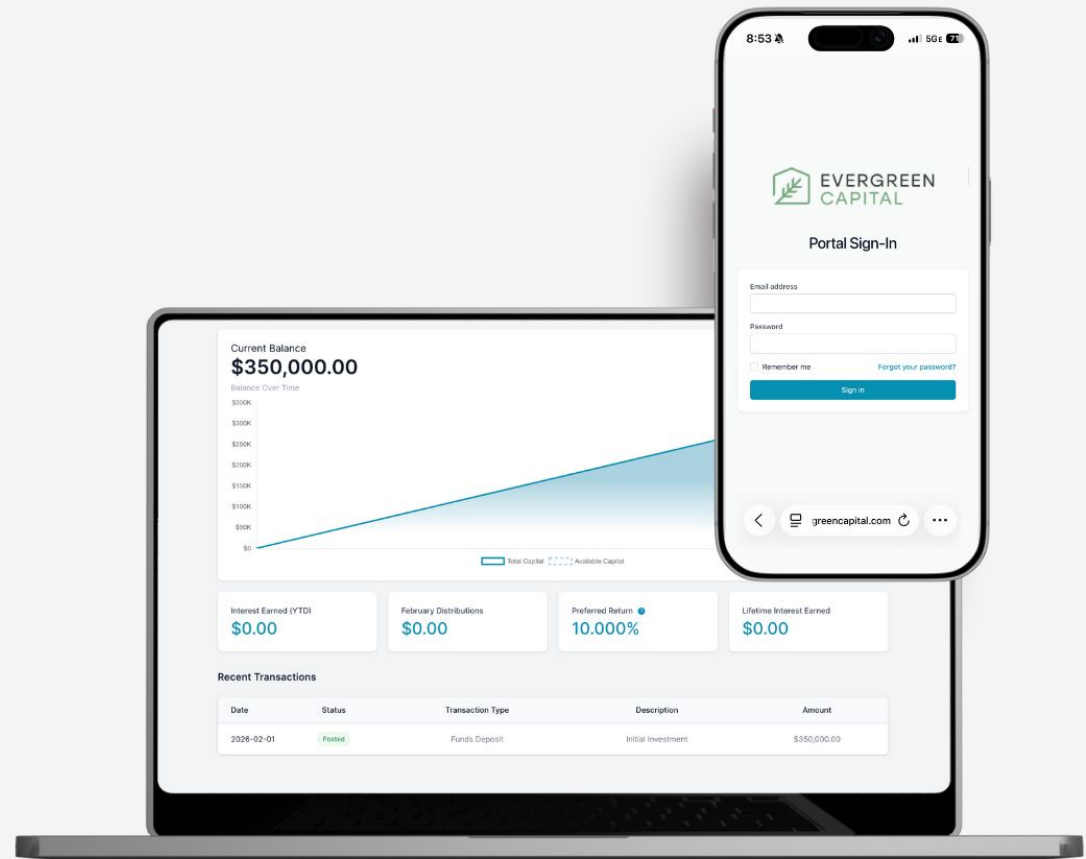


CPA/Bookkeeping – Real Books CPA


World-class bookkeeping and tax advisement firm. We have worked with them for over 6 years now through our other businesses.

Your Money. Crystal Clear.

- **Real-Time Access to Your Portfolio**
Through the Lendr platform, view up-to-date details on your investment, including current performance, distributions, and overall fund status—anytime, from any device.
- **Detailed Quarterly Distribution Reporting**
We send transparent breakdowns of interest earned, and direct deposits to your account—showing exactly how your return is generated and paid.
- **Downloadable & Exportable Reports**
Access clean, professional reports (e.g., portfolio summaries, distribution history, and performance metrics) for your records, tax preparation, or advisor reviews.
- **Financial Accuracy & Integrity**
Our financial statements and investor reporting are independently verified by Real Books CPA, PLLC, a third-party CPA firm, providing an additional layer of confidence and assurance in the accuracy and integrity of our numbers.



LOAN UNDERWRITING

 **Primary Objective:**
Protect investor principal first, then
generate attractive income.

Loan Amount

No more than 75% of the property's after-repair value.

Experience

Experienced borrowers only. We will not lend to borrowers who have never done a deal.

Borrower Credit

All borrowers will have a credit and background check completed. Must have no previous foreclosures or bankruptcies and a credit score above 680.

Loan Term

6-month loan term, with the option to extend for a maximum of 12 months.

Property Type

Only residential single family and 2-4 unit properties. No flood zones. No major foundation issues. No luxury price point properties.

Collateral

First position mortgage on every project. No second position liens or unsecured loans.

LOSS MITIGATION

OVERVIEW

- In talks with multiple local hard money lenders, all have indicated their delinquency rates on their loan portfolio to be less than 5%.
- In the event of a delinquent borrower/loan we are protected by our first position mortgage on the property and can file for a foreclosure to take the property back. We would then sell the property and use the proceeds to pay back the delinquent balance on the loan.

STRATEGIC ADVANTAGE

- Most lenders only lend. Our background as real estate operators and relationship with Rapid Fire gives us access to resources other lenders don't have. Positioning us to effectively dispose of properties taken back at foreclosure.
- Growing list of 6,000+ real estate professionals in our wholesale network that we can quickly sell fixer upper properties to.
- Existing trusted relationships with construction teams in each market that can help finish out projects taken back at foreclosure.

INVESTOR LIQUIDITY & REDEMPTION

“Can I get my money back when I need it?”

Redemption Process

- **12-month initial lock-up** from investment date
- **90-day written notice** required
- **Redemptions returned in 4 equal quarterly payments** (25% each quarter)

Target: Although the above process is what you will find laid out in our PPM, after the lockup period, we aim for full capital return completed within ~6 months of request.

Real-World Expectations

- **Why this structure make sense:** Our loans close and mature on different dates, creating naturally lumpy liquidity. Spreading redemptions allows us to match payoffs without fire-selling assets, preserving yield and protecting all investors.
- **Suitability:** Do **not** invest money needed for personal emergencies or short-term liquidity needs.
- **Annual cap:** Maximum 10% of total fund equity redeemable per year (helps maintain stability).

Bottom Line

The fund is built for patient investors seeking 2+ years of steady quarterly income. Our capital redemption structure safeguards returns for everyone and provides planned, predictable access to your capital.

- ✔ Evergreen Capital offers a Competitive Risk-adjusted annualized return of 10%
- ✔ Receive quarterly distributions, delivering steady, predictable income.
- ✔ Investments are always secured by physical real estate in the first lien position. In the event of a default, we have significant collateral to recoup the investment.
- ✔ As an investor, we don't charge any fees to you whatsoever. We earn our money through origination points charged to borrowers.
- ✔ Investing in your backyard drives improvements to our community.

Other Traditional Investments

- ✘ The stock market experiences volatile returns that are unpredictable. Bank CDs and high-yield savings accounts offer fixed returns, but are not competitive.
- ✘ Provides unpredictable income through dividends (if any), often cut during downturns, with variable returns dependent on market volatility.
- ✘ Exposed to broad market crashes, company-specific failures, and sector declines, with no asset-backed safety net.
- ✘ Traditional investments can drag down your returns with hidden fees, including expense ratios, sales loads, transaction costs, and account maintenance charges, often leaving you with less income than promised.
- ✘ Supports the big guys on Wall Street.

WHY EVERGREEN?

- **Downside Protection:** First-position, conservative LTVs, starter-home price band, multiple exits, reserves.
- **Consistency:** Steady deal flow from existing business, small repeatable loans, 10% fixed target.
- **Transparency:** Third-party CPA, clear reporting, articulated redemption process, willingness to validate numbers.



NEXT STEPS



1. Connect With Us

Complete the form and connect with our team to discover how Evergreen Capital aligns with your financial objectives.



2. Fund Your Investment

Invest your capital securely into our fund, which is lent to experienced real estate investors for short-term projects with conservative loan-to-value ratios.



3. Receive Lasting Income

Enjoy consistent distributions from fixed returns, providing reliable passive income backed by residential real estate collateral.



4. Repeat

Reinvest or increase your commitment to scale your income, fostering a long-term partnership with Evergreen Capital.



THANK YOU

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