DIRECT INVESTMENT VS. POOLED FUND

KNOW THE DEAL. KNOW THE PROPERTY. KNOW WHERE YOUR MONEY IS WORKING.

A clear comparison of two common private real estate investment structures.

Not all private real estate investments are structured the same. The key difference is whether your capital is pooled across a portfolio or allocated to a specific real estate loan you can evaluate before investing.

POOLED PRIVATE DEBT FUND

- **Investment Structure**

  Capital is generally combined with other investors' money and deployed across multiple loans or projects.

- **Property Connection**

  Investors typically own an interest in the fund rather than being directly allocated to one specific underlying loan.

- **Security Structure**

  Collateral rights depend on the fund structure and offering documents. Investors may not have a direct assignment tied to an individual loan.

- **Investment Selection**

  The fund manager generally determines how and where capital is deployed across the portfolio.

- **Reporting**

  Investors generally receive fund-level reporting about the overall portfolio.

- **Liquidity / Timing**

  Redemption periods, lockups and withdrawal provisions are determined by the individual fund.

WHM DIRECT INVESTMENT

- **One Specific Deal**

  Your investment is allocated to a specific Wisconsin Hard Money loan so you know the property and transaction your capital supports.

- **Identifiable Collateral**

  Your investment is tied to a specific underlying real estate loan rather than a broad pool of loans.

- **First-Mortgage Protection**

  The underlying WHM loan is secured by a first mortgage recorded against the property.

- **Investor Choice**

  We present specific opportunities. You decide whether a particular deal is right for you before your capital is deployed.

- **Deal-Level Transparency**

  You know the specific transaction supporting your investment and receive information tied to that opportunity.

- **Defined Deal Cycle**

  WHM investments generally follow an underlying six-month loan structure, although actual payoff timing can vary by transaction.

THE SIMPLE DIFFERENCE

POOLED FUND: Your money goes into a portfolio.

WHM DIRECT INVESTMENT: Your money goes into a specific real estate loan.

THE WISCONSIN HARD MONEY DIFFERENCE

Direct, transparent real estate-backed investing with a local lending team.

ONE SPECIFIC LOAN

Capital is allocated to an identifiable Wisconsin Hard Money loan.

FIRST-MORTGAGE COLLATERAL

The underlying WHM loan is secured by a first mortgage recorded against the property.

MONTHLY INTEREST

Investors receive monthly interest payments according to the terms of their investment.

DEAL-LEVEL TRANSPARENCY

Know the property, loan and collateral supporting the opportunity before you invest.

WHY WE CHOSE THE DIRECT-INVESTMENT MODEL

We intentionally structure investor opportunities around specific real estate loans rather than asking investors to place capital into a blind pooled vehicle.

You can review the specific opportunity before investing, while Wisconsin Hard Money handles underwriting, documentation, servicing, borrower communication and property oversight.

INVESTOR SNAPSHOT

Minimum Investment	$100,000
Target Annualized Return	10-12% depending on the specific opportunity and terms
Payment Structure	Monthly interest payments
Typical Underlying Loan Term	Approximately six months; actual payoff timing varies by transaction

ONE INVESTMENT. ONE SPECIFIC LOAN. IDENTIFIABLE COLLATERAL.

We have never missed a payment to an investor.

Interested in learning more? Contact us to discuss current opportunities and whether WHM is a fit for you.

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