

# ASPEN INCOME M-REIT II

Alternative Income fund in secondary mortgage market

John G. "Jack" Myers  
Registered Representative  
Investment Banking & Syndicate Dept.  
CIM Securities, LLC, Member FINRA / SIPC  
jmyers@cimsecurities.com  
o: 619.749.2460 m: 619.249.5926

## Strategy

- Own a diversified portfolio of income-producing residential mortgages specifically purchased in the secondary market to receive above market returns.

## Opportunity

- Our industry experience allows us to purchase at a discount to loan value generating higher yields and capital gains for significant total return.
- The secondary mortgage market offers a significant opportunity for these returns due to the 2008 Financial Crisis, Great Recession, and increasing regulation and stringent underwriting.
- Regulation has strangled financial institutions – Larger institutions are unable to manage and/or carry distressed or “out-of-the-box” mortgages **TDR (“Troubled Debt Restructure”)** • **Asset-Based “Hard Money” Loans** • **Private “Seller Carryback”**
- The strong real estate recovery has created a tremendous pool of mortgage assets undervalued to the home value recovery.
- High current yield potential.
- Potential for cap-gains on borrower sale or refinances, due to these discounted prices.
- Allows for a highly liquid portfolio
- Possible long-term cap gains tax treatment

## Process

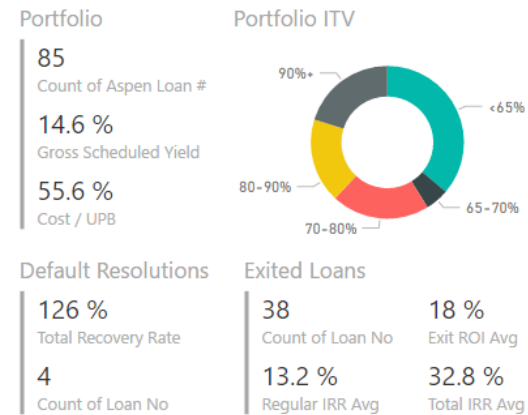
- We maintain relationships with dozens of primary and secondary sources (hedge funds, financial institutions, private investors)
- We use a proprietary and sophisticated underwriting process to individually analyze notes: **Home condition** • **Home value** • **Home market** • **Legal climate** • **Senior condition** • **Bankruptcy Status** • **Borrower creditworthiness**
- We use mortgage servicing vendors to collect payments and manage reporting

## Team

- 4-year track record
- Robert Fraser: COO, CFO • 20 years in finance and tech • Former Entrepreneur of the Year
- James Maffuccio: CIO, BD • expert in secondary mortgage industry • 30-years real estate

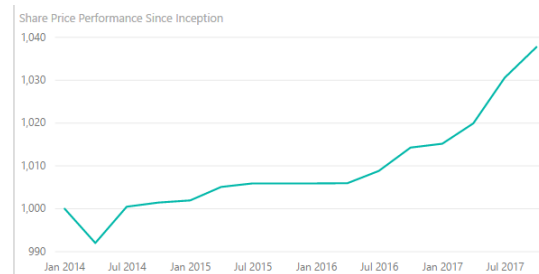
## Key Portfolio Statistics (as of 9/30/17)

- These statistics are for a sister fund, Aspen I, LLC



## Track Record (as of 9/30/17)

- This performance is for a sister fund, Aspen I, LLC
- Performance not guaranteed. Past performance is not necessarily indicative of future results. This performance relates to a different fund
- Preferred Returns 9.68%
- Add'l Returns: 2.3% (last 12 months, net of fees)
- Unit price since inception (gains above pref.):



## Structure

- Investor Qualification: Accredited (506C)
- Preferred Returns: 8.5% after 6 mos.
- Fees (Comm., AUM, Incentive): 3/2/80%
- Subsc./Redemption/Reporting: Quarterly
- Minimum: 50k
- Lock Up: 1 Year
- High-Water: Yes

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