PROCESS

NORTH SQUARE CAPITAL

HOW OUR DEBT FUND WORKS

You Invest

→ Commit from **$100,000 to $1,250,000+**

We Originate Loans[1]

→ **Rehab Wallet**, our wholly owned subsidiary: 1st-position loans

Broad Diversification

→ Your investment is spread across all loans (currently 400+)

→ No single-loan exposure

Borrowers Make Monthly Payments

→ **13.75% - 15.00%** APR, paid to Rehab Wallet

Fund Pays You Monthly

→ **8–10%+** based on your tier

→ Monthly distributions, monthly compounding, or both. Each with 90-day liquidity.

Loans Exit[2] (Sales or Refi)

→ **2,600+** loans originated to date

→ **$600M+** funded since inception

→ **$12M+** distributed to investors

Investment Tiers

Investment	Returns
$100K-$499K	8%
$500K-$1.249M	9%
$1.25M+	10%

Risk Mitigation

- → First-position liens on every property
- → Personal borrower guarantees
- → Title insurance on all assets
- → Maximum Loan-to-Value (LTV) of 70%
- → Diversified portfolio—no single-loan exposure
- → Portfolio is structured so that just 50% loan performance is enough to meet the full preferred return.
- → Zero fund-level leverage —only investor capital

1 Rehab Wallet currently issues ~40-50 first-position residential loans per month (~400 active at any time), with an average loan term of 230 days. Borrowers pay an APR of 13.75%–15.00%, along with a 2% origination fee and a 1% lender fee. (Our most experienced borrowers may qualify for rates as low as 12%.) Capital is broadly diversified across all loans to mitigate concentration risk.

2 As of July 2026