



Now Open to New Investors

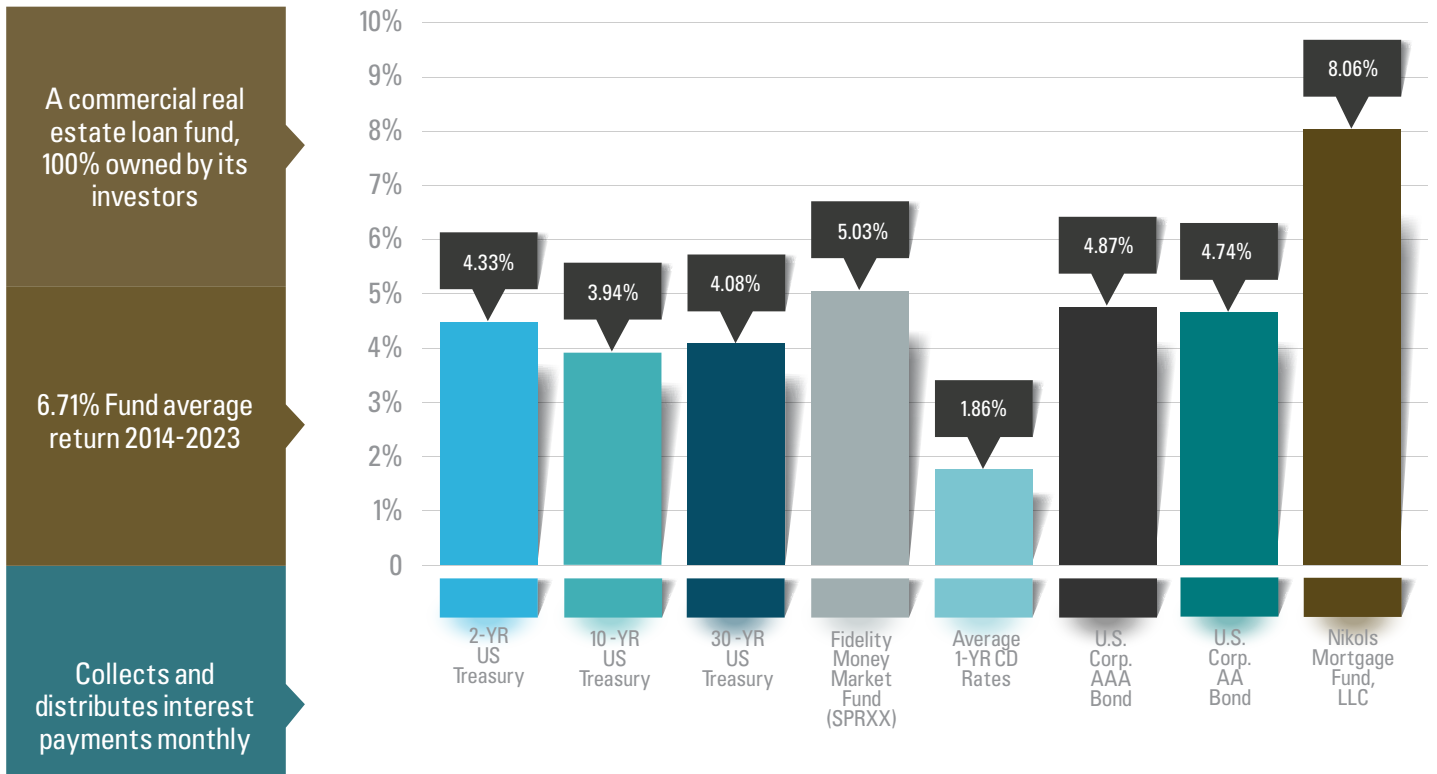
NMF makes 1st trust deed secured bridge loans on California real estate, providing capital for renovations and re-tenanting as well as ground-up construction of infill apartment, industrial, retail, self-storage, and small residential tract/condominium properties.

Loans are \$5-\$35 million at a maximum of 75% loan-to-value and typically have terms of 1-2 years, limiting exposure to market risk.

The Nikols Company is the Fund Manager. Carrie & Don Nikols are institutionally trained commercial real estate finance professionals with 42-46 years' experience each.

Risk-adjusted returns are well in excess of publicly traded or bank interest-bearing investments (see Annualized Yields chart below).

ANNUALIZED YIELDS Month of January 2024



A commercial real estate loan fund, 100% owned by its investors

6.71% Fund average return 2014-2023

Collects and distributes interest payments monthly

\$0 loan or investor losses since 2007 inception

Investor Requirements

Accredited investors only with either:

- \$1M net worth excluding primary residence
- \$200K annual income for singles or \$300K annual income for married couples

\$50K minimum investment with 12-month minimum investment term.

This is not an offering of securities. Investors are required to meet suitability requirements. Investments of this type have a risk of loss, lack of liquidity and may not be suitable for all investors. Not FDIC insured.

Investor Inquiries Contact:

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