

JID INVESTMENTS LLC

P.O. Box 22677

Hilton Head, SC 29925



JID Investments, LLC

"A Real Estate Investment and Financial Services Company"

Phone Number: 703.250.1708

JID INVESTMENTS LLC

40 Royal James Drive

Hilton Head, SC 29926



Company Purpose

JID Investments LLC (JIDI) is a passive real estate private money and equity investment firm. JIDI secures high yield returns by providing investment capital to residential, mixed-use and commercial real estate sponsors, developers and businesses having viable real estate, business, and/or investment opportunities.

Our core strategy is to form long lasting business relationships with both developing and established companies. By doing so we ensure strong partnerships and become an integral part of their financial success.

We do this by:

- funding sponsor, developer and business ventures while earning our desired returns;
- continuously growing and developing our business relationships, and
- expanding our investor base and capital for future projects.

The Problem and Solution

- Development/Construction and Multifamily projects typically require 10-35% of equity capital to ensure large bank leveraged debt is approved and accessible on real estate projects.
- Requirements for equity capital can range from seven to eight figure investments, especially on mid to large-scale projects.
- Typically, real estate companies raise equity capital internally through principals and executives. The challenge is depleting company resources on one, two, or many projects.
- The second option for real estate companies is to raise equity capital via large-scale private equity firms or close friends, family and/or associates; but the time and effort this requires makes it difficult to meet project commitment timelines (e.g., closing dates and due diligence periods).
- JIDI provides a solution and adds value by raising equity through a qualified database of approved investors, ensuring a funding commitment in a relatively manageable period to meet equity requirements for these companies.
- This results in: 1) reduced real estate company's equity required per deal; 2) shorter timelines to secure equity capital and, 3) ability to acquire a larger volume of projects with an equity partner who is reliable and consistent to raise funds for projects.

Proof of Concept Investment

- JIDI has successfully completed 18 investments since inception in 2013, funding over \$11.5M on those investments with earned revenue over \$6.6M (See Appendix for details & breakdown by investment).
- Our investors typically earn a 10-12% Preferred Return and a targeted return of 15-20% IRR.
- We are currently investing over \$27.6M in equity on 12 development/construction and Multifamily Value-Add projects including two Opportunity Zone (OZ) investments.
- JIDI's portfolio initially targeted smaller residential properties providing up to 100% funding over a term period of 6-12 months. Although we still receive requests to fund smaller residential projects most of our current portfolio is invested on larger development/construction projects.
- As we observe changes in the economy and local/national real estate markets, JIDI continues to focus on balancing our development and construction project investment portfolio with more stable multi-unit, senior assisted, student housing, and other investment type long term holds (See Appendix for project details to include residential, development/construction and multi-family/long-term hold projects).

Why Now?

- Real estate investment continues to see historic growth nationwide and more so in selective markets. Although we are experiencing challenges with the economy largely in part from impacts of COVID-19, inflation, increased interest rates, supply chain delays, and more expensive bank financed capital, there is still fantastic opportunities in real estate as we continue to see volatility and uncertainty in the stock market and domestic/international economic markets.
- Our track record combined with the experience, performance, and conservative approach of our strategic partners offers confidence of continued success on our investments in both a growth and correcting market.
- JIDI projects offer solid returns, strategic partnerships with experienced and trusted sponsors/business owners, projects located in highly desirable largely populated and tertiary markets, diversification through cash-flow and the potential of new and unique investments (e.g., Opportunity Zones).
- Our team makes it easy for our investors to participate in a passive real estate investment without the challenges associated with active ownership and management.
- Through our [Juniper Square investment portal](#), participating investors can access their portfolio of investments, track communications, review tax documentation, & access new investment offerings.

Market Size & Competition

Market Size:

- JIDI caters to Sponsors and Developers requiring equity/private money between \$500K – \$5M+ per project.
- Primarily invest in the Washington DC markets which also encompass Northern VA & Western/Northern MD.
- Tertiary markets include OH, NC, SC, GA, FL, TN and other Mid-Atlantic and Southeast Markets.
- Projects range from short-term renovations (6-12 months), to mid/large mixed-use development & commercial projects (12-48+ months), to multi-unit/longer term hold (3-5 years) with cashflow and appreciated returns.
- JIDI structures a Private Placement Memorandum (PPM) on mid/large mixed-use development/commercial projects and multi-unit/longer term hold projects where we create a separate entity (LLC) on a project-by-project basis typically as a Limited Partner (LP).
- JIDI also provides private money to property borrowers on short-term renovation projects assessing a fee over the term of the loan.

Competition:

- Banks, financing institutions, and hard money lenders on shorter-term projects offering competitive rates as a debt lender since they take a 1st lien-position on the subject property. We mitigate this through offering borrowers' access to larger levels of capital which allows for increased project volume.
- Equity Funds & Institutional Equity lenders on mid/large mixed-use development and commercial projects and multi-unit/longer term hold projects. Again, they can offer lower rates, and raise larger amounts of equity for deals, but typically will only fund projects with larger size capital (starting at \$10M+). This is an advantage for us at a \$500K – \$5M+ equity level per project.

Business Model – Project Types

Residential Projects

- 100% funding (up to 75% LTV)
- No points, closing costs or interest
- Borrower pays 12-18% fee (6 months)
- Payment deferred to closeout
- Minimum fee starts at \$15,000
- Joint Venture services
- 1st lien and personal guarantee (PG)
- Borrower must be pre-approved
- Details in Parameters Document
- 12-20% for JIDI investors

Development/Construction Projects

- 10-30% of requested general equity
- No points, closing costs or interest
- Separate entity as Co-General Partner (GP) or Limited Partner (LP) / LP Class member under management
- Sponsor: 10-12% PREF w/ profit splits
Investors: 12% PREF and 60-70% split
- Minimum fee starts at \$15,000
- PG; additional collateral (case-by-case)
- Sponsor must be pre-approved
- Parameters and terms discussed on case-by-case
- Investor returns range from 15-20%
- Projects range from 12-48+ months

Long-term Hold Projects

- 10-30% of requested equity
- No points, closing costs or interest
- Separate entity as Co-General Partner (GP) or limited partner (LP) / LP Class member under management
- Sponsor: 10% PREF w/ profit splits
Investor: 10% PREF and 60-70% split
- Sponsor must be pre-approved
- Parameters and terms discussed on case-by-case
- Investor returns range from 12-18%
- Projects range from 36-60 months

Meet our Team



**John A.
Rubino**
*COO/Founder &
Co-Managing
Director*

John graduated from the SUNY Maritime College with a Bachelor of Science degree in Business Administration, a 3rd-Mates License in the U.S. Merchant Marine and received a commission as a U.S. naval officer. He served honorably as a Lieutenant Commander and Naval Aviator for 20 years. In 2008 he received a Master of Science degree from Embry-Riddle Aeronautical University. In addition to his career as a Navy Pilot, John has over 20 years experience and success as real estate investor and consultant. John is a dedicated member of his community serving as a Knight of Columbus, and as a youth baseball and football coach.



**David H.
Shatz**
*CFO & Co-
Managing Director*

David earned a Bachelor of Science degree in Business Administration with concentrations in Accounting & Finance from SUNY at Buffalo, then worked for Arthur Andersen & Co. from 1989-1990. Upon his subsequent relocation to Hilton Head, SC, David established his public accounting firm David H. Shatz & Associates Inc. In addition, to his accounting practice, he has been involved in several real estate ventures, carries his real estate brokerage license, and has been a consultant to numerous individuals and businesses. He has been a guest speaker on a variety of business and tax related topics, has served on several civic, business and religious boards and coaches youth baseball.



**David A.
Rutherford**
*Director of Investor
Relations*

David originally hails from northeastern New Jersey. He enlisted in the US Army in 1994 and spent the next 22 years as a member of the U.S. Intelligence Community. David transitioned out of federal service in 2016 and subsequently earned his Masters of Business Administration in Hospitality Management from Johnson and Wales University. With a passion for both real estate and finance, David earned a Masters in Finance in 2020 and is married to Amanda Joy Rutherford.

Our Active Partners:

Capital City Real Estate (CCRE)

- Headquartered in Washington, DC and Atlanta, GA, CCRE has successfully developed over 40 unique properties and over \$700M in development that have transformed the landscape, contributing to new, walkable urban communities. JIDI has partnered with CCRE on 14 project investments together.

Redbrick LMD (Redbrick)

- Redbrick is a vertically integrated real estate investment, management and development company, with a primary concentration in the Washington, DC metropolitan area. Redbrick specializes in large-scale, institutional-quality development projects with high impact, while also owning and managing a portfolio of existing operating real estate assets. They are one of the largest private landowners of Opportunity Zones (OZ) in DC and are intently focused on sustainability, health, wellness, and connection to community and the outdoors. 4500 multifamily units built or currently in development, 2.5B in assets under management and under development, and 4M square feet development pipeline. JIDI has partnered with Redbrick on two development projects including an OZ investment in SE DC.

Bianchi Enterprises (Bianchi)

- Headquartered in Columbus, OH, Bianchi is a development company targeting small to mid-size residential and mixed-use commercial property for purchase, new construction or value-add, and long-term lease. Bianchi has acquired and developed over a dozen properties in the both the Columbus metropolitan and suburban markets. JIDI and Bianchi have partnered on one project together (OZ investment in Columbus) and have several current opportunities for review in their pipeline.

Landmark Partners (Landmark)

- Headquartered in Baltimore, MD, Landmark is a purpose-driven community development company who takes a holistic approach to real estate, using it as a catalyst for social and economic change. Landmark targets opportunity-rich to position themselves as a critical player and force of change in the ecosystem. They create projects with momentum poised for sustainable growth. Landmark is executing seven development and long-term residential and mixed-use project in Baltimore, MD, Berwyn, PA and Charleston, SC. With plans to expand operations in Charleston, JIDI and Landmark look to build on our already existing partnership which started on Landmarks City House Charleston Project.

Financials are available upon request with investment performance & case studies contained in detail under Appendix section

Appendix

Disclaimer

The data & details provided herein are for informational purposes only. It does not constitute an offer to sell or a solicitation of an offer to buy any securities relating to any of the products referenced in this presentation, notwithstanding that any such securities may be currently being offered to others. Any such offering will be made only in accordance with the terms and conditions set forth in a Private Placement Memorandum pertaining to a specific JID Investment LLC (JIDI) investment opportunity.

Investment in a JIDI opportunity is suitable only for sophisticated investors for whom an investment in such opportunity does not constitute a complete investment program and who fully understand, and are willing to assume, the risks involved in such opportunity. Private Money & Equity Investments, by their nature, involve a substantial degree of risk, including the risk of total loss of an investor's capital.

No person has been authorized to give any information or to make any representation, warranty, statement or assurance not contained in a Private Placement Memorandum relating to a particular opportunity and, if given or made, such other information or representation, warranty, statement or assurance may not be relied upon. The offering of interests in an opportunity will be made in reliance upon an exemption from registration under the Securities Act of 1933, as amended, for offers and sales of securities that do not involve a public offering. No public or other market will develop for the interests. The interests are generally not transferable without the consent of the General Partner(s) of each investment opportunity, and the satisfaction of certain other conditions, including compliance with federal and state securities laws.

Prospective investors should inform themselves and take appropriate advice as to any applicable legal requirements and any applicable taxation and exchange control regulations in the countries of their citizenship, residence or domicile which might be relevant to the subscription, purchase, holding, exchange, redemption or disposal of any investments.

The information provided in this overview should not be considered a recommendation to purchase or sell any particular security.

Past performance is not a guide to future performance and the value of investments, and the income derived from those investments can go down as well as up. Furthermore, it should not be assumed that any of the securities transactions or holdings listed in this overview were or will prove to be profitable, or that the investment recommendations or decisions we make in the future will be profitable or will equal the investment performance of the securities set forth herein.

The information contained herein includes observations and/or assumptions and involves significant elements of subjective judgment and analysis. No representations are made as to the accuracy of such observations and assumptions and there can be no assurances that actual events will not differ materially from those assumed. In the event any of the assumptions used in this presentation do not prove to be true, results are likely to vary substantially from those discussed herein.

Completed Developmental & Investment Projects – 18

<u>Property (Number of months invested)</u>	<u>Investment Amount</u>	<u>Proceed Amount</u>	<u>Total IRR</u>	<u>Per Year IRR</u>
1632 DeFours Walk NW, Atlanta, GA (4)	\$100,000	\$23,600	23.6%	70.8%
6412 Kipling Parkway District Heights, MD (10)	\$152,000	\$48,330	31.8%	38.2%
12365 Neale Sound Drive Cobb Island, MD (17)	\$200,000	\$20,000	10.0%	7.1%
1726 Lanier Place Washington, DC NW (19)	\$500,000	\$231,439	46.3%	29.2%
111 Starbright Lane Clayton, NC (4)	\$51,492	\$12,795	24.8%	74.4%
100 Berringer Lane Clayton, NC (6)	\$71,000	\$15,000	21.1%	42.2%
405 & 407 David Road Wendell, NC (6)	\$104,000	\$18,720	18.0%	36.0%
1528 Senseny Road Winchester, VA (6)	\$140,000	\$27,000	19.3%	38.6%
3033 15 th Street Washington, DC NW (32)	\$750,000	\$637,062	84.9%	31.8%
19 Colonel Hazzard Road Okatie, SC (4)	\$38,500	\$16,548	43.0%	29.0%
777 17 th Street Washington, DC NE (20)	\$1,000,000	\$507,007	50.7%	30.4%
112 49 th Street Washington, DC SE (15)	\$400,000	\$160,000	40.0%	32.0%
2341 Ontario Road Washington, DC NW (5.5)	\$1,350,000	\$160,000	11.9%	25.9%
Braden Properties, LLC (6)	\$100,000	\$18,000	18.0%	36.0%
2800 Sherman Avenue Washington, DC NW (12)	\$1,510,042	\$357,564	25.1%	25.1%
810 Rhode Island Avenue Washington, DC NW (8)	\$100,000	\$25,186	25.2%	37.8%
Deerbrook & Chimneys NC & SC (23)	\$500,000	\$133,000	26.6%	11.4%
Peninsula 88 / Marina Place Washington, DC SW (67)	\$4,440,000	\$4,225,500	122.8%	22.0%

Total

\$11,507,034

\$6,636,751

Current Developmental & Investment Projects – 12

<u>Property (Projected number of months invested)</u>	<u>Investment Amount</u>	<u>Proceed Amount*</u>	<u>Total IRR*</u>	<u>Per Year IRR*</u>
410 Rhode Island Ave Washington, DC NE (56)**	\$2,850,000	\$4,300,000	151.0%	32.3%
628 Edgewood Avenue Atlanta, GA (57)	\$4,480,000	\$6,633,000	148.0%	31.2%
Columbian Quarters Washington, DC SE (48)**	\$1,900,000	\$2,280,000	120.0%	28.3%
675 Drewry Street Atlanta, GA (35)	\$2,625,000	\$1,670,000	63.7%	21.8%
Frederick Apartments Frederick, MD (48)	\$1,200,000	\$1,250,000	104.1%	26.0%
Richmond Apartments Richmond, VA (48)	\$1,200,000	\$1,250,000	104.1%	26.0%
Opportunity Zone Fund, Washington, DC (120)***	\$505,000	\$631,250	125.0%	12.5%
Credit Enhancement Investment Fund (36)	\$1,000,000	\$900,000	90.0%	30.0%
Fairfax and Charlotte (63)	\$5,000,000	\$7,750,000	155.0%	29.5%
Opportunity Zine Fund, Columbus, OH (120) ****	\$950,000	\$1,425,000	150.0%	15.0%
City House Charleston, SC (24)	\$1,500,000	\$750,000	50.0%	25.0%
King Street Charleston (60)	\$4,440,000	\$4,952,000	111.5%	22.3%
Total	\$27,650,000	\$33,791,250		

* - Projected.

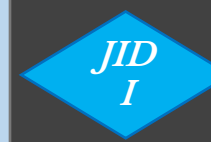
** - Projected proceeds based on multiple phases of investment. Upon completion of project, final IRR will be provided.

*** - 10-Year project; investment tax deferral (tax year 2026), bonus depreciation, and tax free (federal & most states) capital gain profits

Full Cycle Project Investments

Single-Family Fix-&-Flip

6412 Kipling Parkway
District Heights, MD



JID Investments, LLC

"A Real Estate Investment and Financial Services Company"

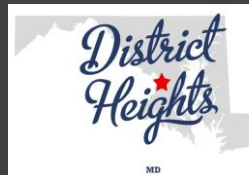
Project Summary

Home was converted from a 3 bed/2 bath, 1300 square foot (heated) to a 4 bed/3 bath, 2125 square foot (heated). The home's floor plan is open and contains a kitchen and dining room/living room combo. It also includes two bedrooms with a full bath. The second floor contains the master bedroom suite with mater bath. The basement was converted to usable living space and includes a bedroom and full bath. There is a large backyard with a privacy fence to compliment the professional landscaping. Rehab effort consisted of painting, installing granite countertops and new appliances (stove and dishwasher) in the kitchen, installing hardwood floors, tile and carpet, and bathroom upgrades. Timeline from purchase, through rehab and listing , to sale was just over ten months.

JIDI funded borrower \$152,000 to purchase property. Borrower purchased property and after rehabbing it, sold house for \$211,000. JIDI received a first mortgage, promissory note, lien, and guarantees (business & personal). JIDI investors recognized a 16% ten-month return (19.3% annualized).

DEMOGRAPHICS

Population	6,109
Median Household Income	\$67,928
Median House Value	\$229,452



Condo-Conversion

1726 Lanier Place
Washington, DC NW (Adams Morgan)



JIDI Investments, LLC

"A Real Estate Investment and Financial Services Company"

Project Summary

Originally a 5 bedroom & 3.5 bath 1,848 square foot home, 1726 Lanier Place was transformed into eight-unit boutique condominiums featuring one- & two-bedroom homes & two amazing penthouses. The property is nestled on a quiet & serene section of the Adams Morgan neighborhood just moments away from restaurants/cafes, metro/public transportation, shopping, & recreational parks. Adams Morgan is also located just 2 miles north of main business district of DC and in high demand by young professionals seeking the Live, Work, Play environment.

JIDI provided 75% of the equity for this project. The developer (Capital City Real Estate – CCRE) provided remaining 25%. JIDI earned 46.3% over the 18-month project (30.9% annualized). This was our first Washington, DC project with our partner CCRE. It provided “proof-of-concept” & led to four new JIDI/CCRE opportunities.

DEMOGRAPHICS

Population	79,834
Median Household Income	\$81,916
Average Household Net Worth	\$723,301



Condo-Development

3033 15th Street
Washington, DC NW (Columbia Heights)



JIDI Investments, LLC

"A Real Estate Investment and Financial Services Company"

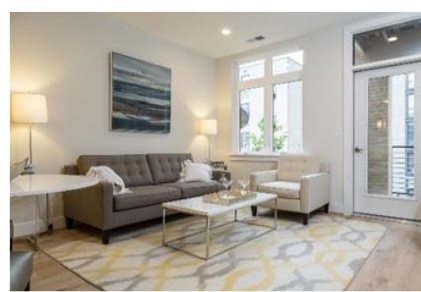
Project Summary

The intent of this project was to take down two row houses on two adjacent lots and develop/build twenty (20) individual residential condominium properties along with ten (10) parking spaces. This project was a joint venture with Washington, DC developer Capital City Real Estate (CCRE). Once planning and permitting were completed, the structures were torn down to allow for the construction of the 20-unit luxury condominium complex.

JIDI provided 50% equity for the project. The developer (Capital City Real Estate – CCRE) provided 25% & a third party provided 25%. JIDI earned 84.9% over the 32-month project (31.9% annualized). Total condo sales equaled \$11.28M while total returns to JIDI investors exceeded 21% ROI (annualized) with overall investor profits exceeding initial estimates by over 60%. This was the 2nd successfully completed project JIDI & CCRE collaborated on where both substantially beat initial projections.

DEMOGRAPHICS

Population	79,855
Median Household Income	\$67,226
Average Household Net Worth	\$619,484



Mixed Commercial Residential

90 V-Street
Washington, DC SW (Buzzard Point)



JID Investments, LLC

"A Real Estate Investment and Financial Services Company"

Project Summary

The waterfront property sits on a corner lot at 110,000 square feet of residential density and is located at the southernmost tip of SW DC on the Potomac and Anacostia Rivers which offers the location unmatched water views of both rivers. In addition, the site is just two blocks from the new planned \$300 million DC United Soccer Stadium, Washington Nationals Baseball Stadium and \$600 million Phase 1 replacement of the South Capitol Street Bridge that crosses from DC to Maryland. Today the Buzzard Point neighborhood is one of DC's last large track redevelopment sites. The significant public investment planned will transform the public realm and accelerate redevelopment of the area. Lower than average overall inventory has resulted in less than a four-month supply of condominiums in central Washington DC. This current low supply has kept prices high to date and sales volume remains strong according to Washington, DC statistics. The central DC sub-market has shown particularly strong sales, rising eight percent to the highest level since 2006-2007.

The developer constructed 110 luxury condominiums including two-level underground parking for 110 spaces. The constructed building also houses ~2,000 sqft of main floor retail space. JIDI was one of five equity partners on the project and funded over \$1M of the equity to the acquisition, development and pre-construction phases and over \$3.4M to the construction phase for the project. Investor exit ROI ranged between 12-16% on the 67-month project. Closeout was in August 2022.

DEMOGRAPHICS

Population	12,029
Median Household Income	\$76,920
Average Household Net Worth	\$697,536

