

Hearthfire Income Fund I ("The Fund") is a diversified high-yield fixed-return offering. The Fund Presents a unique opportunity to invest in diverse debt-related mortgage instruments, mainly within the burgeoning self-storage assets market. The Fund is intended to make and manage various loans and other debt-related mortgage instruments to various borrowers in various real estate ventures, chiefly self-storage assets.

Note: this Fund is a 506(c) offering, open to Accredited Investors only

## Remarkable Yield

With our exceptional skills in discovering and evaluating lucrative opportunities, the Fund is perfectly positioned to serve investors seeking higher returns.

## Institutional-Grade Private Credit

The chance for individual investors to enter institutional-grade private credit deployed into the flourishing self-storage industry.

## Stability & Risk-Adjusted Returns

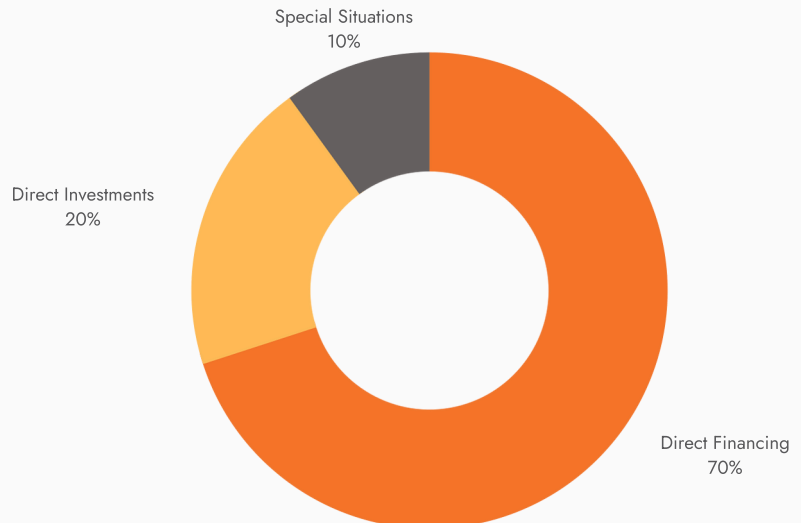
The Fund provides access to a superior risk-adjusted investment for those looking to amplify their income.

## Overview & Investment Options

These classes offer an investment tier suitable for a wide range of investment strategies, each with their respective withdrawal notice periods, ranging from 30 to 90 days notice.

The Fund aims to provide a perpetually sustainable income stream. Operating as an "evergreen" model, with the preferred return distributed either quarterly or monthly. Members can withdraw their capital basis following the expiration of their respective lockup periods.

## Fund Structure



### Class A - Highest Yield

Minimum Purchase: \$200,000  
Preferred Return: 10% Minimum  
Commitment: 2 years

### Class B - Balanced Yield & Liquidity

Minimum Purchase: \$100,000  
Preferred Return: 8.5%  
Minimum Commitment: 1 year

### Class C - Liquidity

Minimum Purchase: \$50,000  
Preferred Return: 7%  
Minimum Commitment: 6 Months

### Direct Financing (70%)

The Fund will primarily make various loans and other debt-related mortgage instruments to self-storage real estate ventures.

### Direct Investments (20%)

The Fund will also make direct equity investments in real estate assets.

### Special Situations (10%)

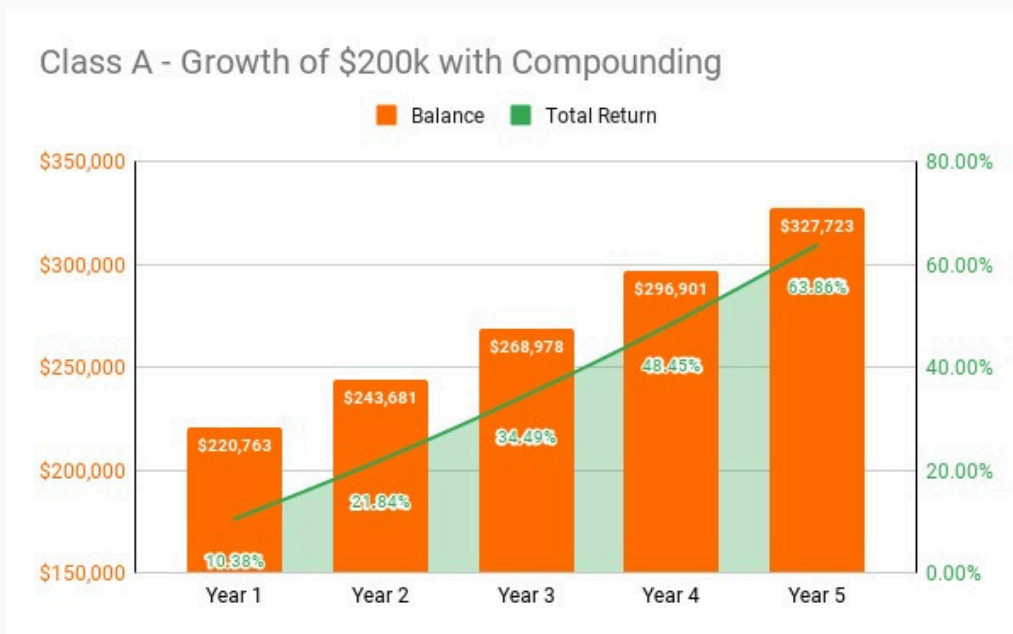
The Fund may make investments in miscellaneous business or real estate companies

## Returns by Investment Class

The Fund delivers a superior net-of-fees return rate as its exclusive zero-fee structure and quarterly compounding option provide an enhanced opportunity to maximize financial gains. The focus of the Fund lies in investing in real estate ventures that are predominantly related to self-storage. All investments shall be deemed to be aligned with the risk and return profile to ensure maximum yield correlated to minimum risk.

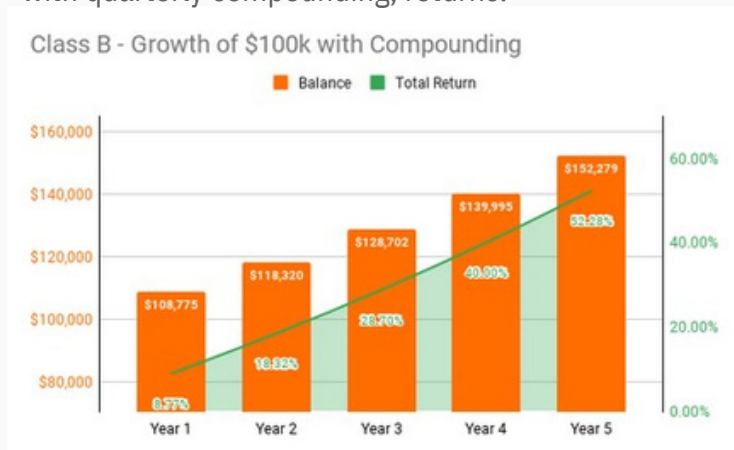
### Class A Model Return

An investment of \$200,000, with an APR of 10% with quarterly compounding, returns:



### Class B Model Return

An investment of \$100,000, with an APR of 8.5% with quarterly compounding, returns:



### Class C Model Return

An investment of \$50,000, with an APR of 7% with quarterly compounding, returns:



## Team & Company Overview



### Sergio Altomare

Founding Partner and CEO

20+ years of experience in real estate and 30+ years as a business and technology architect, including 22 for the US Federal Reserve System



### Corinn Altomare

Founding Partner

15+ years of experience in real estate, law and technology project management, including multi-million dollar projects for the financial system



**14**  
Properties

**\$50MM**  
Asset Value

**3,000**  
Total Units

**400,000**  
Rentable Sq Ft.

## Summary of Key Terms

PURPOSE	MAKE AND MANAGE VARIOUS LOANS AND OTHER DEBT-RELATED MORTGAGE INSTRUMENTS TO VARIOUS BORROWERS
INVESTMENT	ACCREDITED INVESTORS 506(C)
ELIGIBILITY MINIMUM	\$50,000, \$100,000 OR \$200,000
INVESTMENT	MEMBERS
MEMBER RIGHTS	SHALL BE TREATED AS "PASSIVE LIMITED PARTNERS" QUARTERLY OR MONTHLY (COMPOUNDING AVAILABLE)
DISTRIBUTIONS	ZERO
PERFORMANCE FEE ASSET MANAGEMENT FEE	ZERO
EXPENSES	STANDARD OPERATING EXPENSES FOR ADMIN, LEGAL, AND TAXES

## Maximize Your Returns with IRS 199A\*

Introduced as part of the Tax Cuts and Jobs Act in 2017, the IRS 199A provision was established to bolster small to mid-sized businesses and stimulate economic growth. This strategic initiative aims to provide tax incentives to businesses and investors alike, presenting a significant opportunity for enhanced returns.

- Enhanced Returns: By capitalizing on the 20% tax deduction, investors can expect more attractive post-tax returns.
- Strategic Allocation: Aligning investments with assets that qualify for the 199A deduction can optimize portfolio tax efficiency and returns over time.
- Compliance: We're structured for optimal IRS 199A rule adherence, maximizing investor benefits.

\*Please consult with your CPA or tax advisor to determine how the IRS 199A provision applies to your individual circumstances.

## Investment Pipeline

### ALLENTOWN, PA I

Asset Type	Land
Borrower	Hearthfire
Loan Type	Land Acq Loan
Loan Amount	\$650,000
LTV/LTC	50%
Term	3 months
Projected Close Date	9/30/2023
Maturity	12/31/2023
Apr	14%

### FITCHBURG, MA

Asset Type	Self-Storage
Borrower	Hearthfire
Loan Type	Construction Loan
Loan Amount	\$800,000
LTV/LTC	40%
Term	12 Months
Projected Close Date	09/30/2023
Maturity	09/30/2024
Apr	10%

### LAPORTE, IN

Asset Type	Self-Storage
Borrower	Hearthfire
Loan Type	Acquisition Loan
Loan Amount	\$750,000
LTV/LTC	75%
Term	3 months
Projected Close Date	10/31/2023
Maturity	12/31/2023
Apr	14%

### LAUREL, DE

Asset Type	Self-Storage
Borrower	Hearthfire
Loan Type	Construction Loan
Loan Amount	\$1,000,000
LTV/LTC	20%
Term	24 months
Projected Close Date	9/30/2023
Maturity	9/30/2025
Apr	11%

### ALLENTOWN, PA II

Asset Type	Land
Borrower	Hearthfire
Loan Type	Land Acq Loan
Loan Amount	\$750,000
LTV/LTC	50%
Term	3 months
Projected Close Date	9/30/2023
Maturity	12/31/2023
Apr	14%