



## Introduction to Coastal Capital Investments' Pro Forma Projections

At *Coastal Capital Investments, Inc. (CCI)*, we specialize in providing short-term, asset-backed real estate loans that generate strong, predictable returns. Our lending model, combined with a strategic approach to underwriting and deal structuring, has positioned us for significant growth in the coming years.

This *Pro Forma* presents detailed financial projections that outline the potential revenue and scalability of CCI under different funding scenarios. Our projections highlight four key models:

1. **Current Growth Trajectory** – Based on existing capital and reinvestment strategies.
2. **Growth with a \$5M Capital Injection** – Projecting accelerated returns with an immediate infusion from an investor, firm, or private equity.
3. **Growth with a \$10M Capital Injection** – Demonstrating enhanced deal flow and market expansion with larger available capital.
4. **Growth with a \$20M Capital Injection** – Showcasing the potential of CCI as a national force in real estate lending with a substantial increase in funding.

Our **goal is to increase funds employed by CCI by 100% each calendar year**, establishing a national footprint within three years and ultimately creating a hedge fund to support long-term financing strategies.

### Why Invest in CCI?

- **Attractive Returns:** Our investors earn **12% APR** on short-term loans, typically lasting **6 months or less**, mitigating risk and opportunity costs.
- **Asset-Backed Security:** CCI requires all financed properties to be held in a trust with CCI as the trustee, reducing foreclosure risk and securing investor capital.
- **Established Market Presence:** CCI currently manages **\$3.2M in funds** and is on track to scale to **\$40M+ by 2029** through a combination of reinvestment, strategic partnerships, and increased deal flow.
- **Proven Model & Exit Strategies:** We underwrite for three prominent hedge funds, providing built-in exit strategies for our borrowers and ensuring liquidity.
- **Scalability with Additional Capital:** With a significant investment, we can move beyond our regional stronghold and expand into emerging markets nationwide.

### Seeking the Right Investment Partner

CCI is looking for **strategic funding partners** who share our vision of transforming real estate financing through a scalable, asset-backed lending model. Whether you are an individual investor, institutional firm, or private equity group, this *Pro Forma* provides a transparent look at how your capital can drive high-yield opportunities in a controlled, risk-managed environment.

We invite you to review the enclosed projections and explore how partnering with CCI can deliver **strong returns, secured investments, and sustainable growth** in the real estate lending sector.

## PRO FORMA FOR COASTAL CAPITAL INVESTMENTS, INC (Current Projections)

[www.SecureYourCapital.com](http://www.SecureYourCapital.com)

Funds Currently Employed by CCI	\$3,200,000	Average Term (months)	6
Average Loan Size per transaction	\$250,000	No. of Annual Turns	25
Average Loan Points Spread Charged per Loan	3.00%	Average Return (APR) paid to Investor	12%

*\*Our Current Goal is to increase Funds employed by CCI by 100% each calendar year and create a national footprint within 3 years*

COMPANY REVENUE AND FEE PROJECTION BREAKDOWN (Funds in Use are based on funds in play by January of that year)					
<a href="http://www.SecureYourCapital.com">www.SecureYourCapital.com</a>	2025*	2026	2027	2028	2029
Funds in Use	\$3,200,000	\$6,400,000	\$12,800,000	\$25,600,000	\$40,000,000
Origination Fees	\$187,500	\$375,000	\$750,000	\$1,500,000	\$2,343,750
Interest Spread (3%)	\$96,000	\$192,000	\$384,000	\$768,000	\$1,200,000
<b>Total Fee/Interest Revenue:</b>	\$283,500	\$567,000	\$1,134,000	\$2,268,000	\$3,543,750
<b>Funds Allocated for Company expenses*</b>	\$24,875	\$49,750	\$99,500	\$199,000	\$310,938
<b>TOTAL INTEREST REVENUE EARNED BY CCI'S FUNDING PARTNERS</b>	\$384,000	\$768,000	\$1,536,000	\$3,072,000	\$4,800,000

*\*All expenses for the company will be covered with a \$995 underwriting fee and CDA that all borrowers will pay*

Currently, using funds provided by its owners and funds provided by several small investors, CCI has \$3,200,000 in use. Our goal is to increase funds in use to \$40,000,000 by 2029. Creating a hedge fund within the next 3 to 5 years will be needed to accomplish this goal. In the meantime, CCI is looking to partner with a professional that can assist the company raise capital in the immediate future to handle the growing demand for our real estate platform. We offer Accredited Investors with solid returns on the capital (12% APR) and since the typical transactions are short-term in nature (6 months or less), investors don't have to worry about Opportunity costs.

We differ from traditional Hard Money Lenders in that we provide a more consultative, common-sense approach to lending. Since we require that title to all properties we provide funds to be in a Trust, naming our company as the Trustee, that added security allows us to solely focus on the real estate asset being acquired and the exit strategy. Since CCI underwrites for 3 hedge funds that provide long-term financing on investment properties, we already have a grasp on one of the major exit strategies employed by our borrowers. In addition, we have preferred realtors that we encourage our borrowers to use. Since we require to be the Trustee on most all transactions, we don't have to worry about any threat of repossession or foreclosure because if the Promissory Note and Trust Agreement are not adhered to, CCI takes over the deal to the benefit of our investors. We are looking for a partner in this business that can help us raise the desired capital. This partner will allow CCI to focus on continuing to grow its influence and take this company from a regional real estate platform to a national one.

The Pro-Forma above gives you an idea of the revenue expected to be generated by CCI. We are quite certain that these numbers are more than attainable and we are looking for the right partner to help us grow and exceed these Pro-Forma numbers.

**PRO FORMA FOR COASTAL CAPITAL INVESTMENTS, INC (Current Projections with \$5M immediate cash injection)**

[www.SecureYourCapital.com](http://www.SecureYourCapital.com)

<b>Funds Currently Employed by CCI</b>	<b>\$3,200,000</b>	<b>Average Term (months)</b>	<b>6</b>
<b>Average Loan Size per transaction</b>	<b>\$250,000</b>	<b>No. of Annual Turns</b>	<b>25</b>
<b>Average Loan Points Spread Charged per Loan</b>	<b>3.00%</b>	<b>Average Return (APR) paid to Investor</b>	<b>12%</b>

*\*Our Current Goal is to increase Funds employed by CCI by 100% each calendar year and create a national footprint within 3 years*

<b>COMPANY REVENUE AND FEE PROJECTION BREAKDOWN (Funds in Use are based on funds in play by January of that year)</b>					
<a href="http://www.SecureYourCapital.com">www.SecureYourCapital.com</a>	<b>2025*</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
<b>Funds in Use by CCI's Funding Partners</b>	\$3,200,000	\$5,600,000	\$9,800,000	\$17,150,000	\$30,012,500
<b>Funds Provided by Private Equity/Firm</b>	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
<b>No. of Annual Turns</b>	65	84	118	177	280
<b>Origination Fees</b>	\$487,500	\$630,000	\$885,000	\$1,327,500	\$2,100,000
<b>Interest Spread (3%)</b>	\$246,000	\$318,000	\$444,000	\$664,500	\$1,050,375
<b>Total Fee/Interest Revenue Earned by CCI:</b>	\$733,500	\$948,000	\$1,329,000	\$1,992,000	\$3,150,375
<b>Funds Allocated for Company expenses*</b>	\$64,675	\$83,580	\$117,410	\$176,115	\$278,600
<b>TOTAL INTEREST REVENUE EARNED BY CCI'S FUNDING PARTNERS</b>	\$384,000	\$672,000	\$1,176,000	\$2,058,000	\$3,601,500
<b>TOTAL INTEREST REVENUE EARNED BY PRIVATE EQUITY</b>	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000

*\*All expenses for the company will be covered with a \$995 underwriting fee and CDA that all borrowers will pay*

In this scenario, I have calculated revenue projections based on getting an influx of additional capital of \$5 million from a specific individual or firm (Private Equity) on top of what is currently in use by Coastal Capital (CCI) from its Funding Partners. With such an influx of capital from a private individual or firm or private equity, I have reduced the growth percentage of funds from other sources from 100% to 75% since more of our company's time and resources would be dedication to sourcing more qualified deals than additional capital. However, as CCI targets more emerging markets, recruiting additional capital should always be a priority.

**PRO FORMA FOR COASTAL CAPITAL INVESTMENTS, INC (Current Projections with \$10M immediate cash injection)**[www.SecureYourCapital.com](http://www.SecureYourCapital.com)

Funds Currently Employed by CCI	\$3,200,000	Average Term (months)	6
Average Loan Size per transaction	\$250,000	No. of Annual Turns	25
Average Loan Points Spread Charged per Loan	3.00%	Average Return (APR) paid to Investor	12%

*\*Our Current Goal is to increase Funds employed by CCI by 100% each calendar year and create a national footprint within 3 years*

<b>COMPANY REVENUE AND FEE PROJECTION BREAKDOWN (Funds in Use are based on funds in play by January of that year)</b>					
<a href="http://www.SecureYourCapital.com">www.SecureYourCapital.com</a>	<b>2025*</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
<b>Funds in Use by CCI's Funding Partners</b>	\$3,200,000	\$5,600,000	\$9,800,000	\$17,150,000	\$30,012,500
<b>Funds Provided by Private Equity/Firm</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
<b>No. of Annual Turns</b>	105	124	158	217	320
<b>Origination Fees</b>	\$787,500	\$930,000	\$1,185,000	\$1,627,500	\$2,400,000
<b>Interest Spread (3%)</b>	\$396,000	\$468,000	\$594,000	\$814,500	\$1,200,375
<b>Total Fee/Interest Revenue Earned by CCI:</b>	\$1,183,500	\$1,398,000	\$1,779,000	\$2,442,000	\$3,600,375
<b>Funds Allocated for Company expenses*</b>	\$104,475	\$123,380	\$157,210	\$215,915	\$318,400
<b>TOTAL INTEREST REVENUE EARNED BY CCI'S FUNDING PARTNERS</b>	\$384,000	\$672,000	\$1,176,000	\$2,058,000	\$3,601,500
<b>TOTAL INTEREST REVENUE EARNED BY PRIVATE EQUITY</b>	\$1,200,000	\$1,200,000	\$1,200,000	\$1,200,000	\$1,200,000

*\*All expenses for the company will be covered with a \$995 underwriting fee and CDA that all borrowers will pay*

In this scenario, I have calculated revenue projections based on getting an influx of additional capital of \$10 million from a specific individual or firm (Private Equity) on top of what is currently in use by Coastal Capital (CCI) from its Funding Partners. With such an influx of capital from a private individual or firm or private equity, I have reduced the growth percentage of funds from other sources from 100% to 75% since more of our company's time and resources would be dedication to sourcing more qualified deals than additional capital. However, as CCI targets more emerging markets, recruiting additional capital should always be a priority.

**PRO FORMA FOR COASTAL CAPITAL INVESTMENTS, INC (Current Projections with \$20M immediate cash injection)**[www.SecureYourCapital.com](http://www.SecureYourCapital.com)

Funds Currently Employed by CCI	\$3,200,000	Average Term (months)	6
Average Loan Size per transaction	\$250,000	No. of Annual Turns	25
Average Loan Points Spread Charged per Loan	3.00%	Average Return (APR) paid to Investor	12%

*\*Our Current Goal is to increase Funds employed by CCI by 100% each calendar year and create a national footprint within 3 years*

<b>COMPANY REVENUE AND FEE PROJECTION BREAKDOWN (Funds in Use are based on funds in play by January of that year)</b>					
<a href="http://www.SecureYourCapital.com">www.SecureYourCapital.com</a>	<b>2025*</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
<b>Funds in Use by CCI's Funding Partners</b>	\$3,200,000	\$5,600,000	\$9,800,000	\$17,150,000	\$30,012,500
<b>Funds Provided by Private Equity/Firm</b>	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000
<b>No. of Annual Turns</b>	185	204	238	297	400
<b>Origination Fees</b>	\$1,387,500	\$1,530,000	\$1,785,000	\$2,227,500	\$3,000,000
<b>Interest Spread (3%)</b>	\$696,000	\$768,000	\$894,000	\$1,114,500	\$1,500,375
<b>Total Fee/Interest Revenue Earned by CCI:</b>	\$2,083,500	\$2,298,000	\$2,679,000	\$3,342,000	\$4,500,375
<b>Funds Allocated for Company expenses*</b>	\$184,075	\$202,980	\$236,810	\$295,515	\$398,000
<b>TOTAL INTEREST REVENUE EARNED BY CCI'S FUNDING PARTNERS</b>	\$384,000	\$672,000	\$1,176,000	\$2,058,000	\$3,601,500
<b>TOTAL INTEREST REVENUE EARNED BY PRIVATE EQUITY</b>	\$2,400,000	\$2,400,000	\$2,400,000	\$2,400,000	\$2,400,000

*\*All expenses for the company will be covered with a \$995 underwriting fee and CDA that all borrowers will pay*

In this scenario, I have calculated revenue projections based on getting an influx of additional capital of \$20 million from a specific individual or firm (Private Equity) on top of what is currently in use by Coastal Capital (CCI) from its Funding Partners. With such an influx of capital from a private individual or firm or private equity, I have reduced the growth percentage of funds from other sources from 100% to 75% since more of our company's time and resources would be dedication to sourcing more qualified deals than additional capital. However, as CCI targets more emerging markets, recruiting additional capital should always be a priority.