



BUILDERS COMMERCIAL CAPITAL GROUP

— BUILDING OPPORTUNITY. BUILDING WEALTH. —



**HIGH-YIELD SHORT-TERM
SINGLE-FAMILY
CONSTRUCTION
LOAN NOTE
INVESTMENT OPPORTUNITIES
WITH LOCAL HOMEBUILDERS***

Passive Investing. Real Estate Secured.
Real Results.



EXPERIENCED
LOCAL HOMEBUILDERS



QUALITY
SINGLE-FAMILY PROJECTS



THIRD-PARTY
INSPECTIONS



DISCIPLINED
UNDERWRITING



LOAN-TO-VALUE
CONSERVATIVE



FIXED MONTHLY
INTEREST



TITLE & PERMIT
VERIFICATION



CONSTRUCTION
MONITORING



ASSET-BACKED
INVESTMENTS



EXIT STRATEGY
IN PLACE



PROVEN
RESULTS



TIMELY REPAYMENT
OF PRINCIPAL



REAL ESTATE
SECURED



PASSIVE
INVESTMENTS



ATTRACTIVE
FIXED RETURNS



RISK-MANAGED
APPROACH



EXPERIENCED
LOCAL
HOMEBUILDERS



INVESTOR
FOCUSED

*Private capital investments are made exclusively in the real estate-secured Loan Note financing the construction project. Investors do not acquire any ownership, equity, membership, or partnership interest in the homebuilder's operating company or affiliated business entities.

— BUILDING OPPORTUNITY. BUILDING WEALTH. —

Check out our YouTube intro video at: <https://youtu.be/ueyg66U8tHk>



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Earn a Combined Returns of up to 17% from SFR “New Construction” Projects!

Builders Commercial Capital Group (BCCG) brings private investors together to co-invest in the “new construction” projects of home builders, real estate developers, and construction companies. Instead of submitting these financing requests to mortgage lenders, banks, and commercial finance companies, we bring these loan requests directly to individual investors (or indirectly via their investment managers) for investment consideration as passive, direct participation, short-term, fixed-income investments. So, instead of the builder making loan payments to the bank, those payments are made to the investors monthly. This creates a fixed-income stream of 7% APY (the current WSJ Prime Rate as of 12/8/2025) and prorated over the 12-month note investment term, with an additional return of up to 10% at maturity.

Our SFH new construction loan investments range from \$75,000 to \$2,500,000. However, we can effectively raise the capital to finance these projects using investment “syndication.” Syndication is the process by which the investments originated and underwritten by BCCG are offered as “fractional” investments by dividing them into smaller “investment participation notes” of \$10,000 to \$250,000 a piece for easy distribution among multiple investors. NOTE: ALL INVESTORS ARE SECURED IN A “FIRST LIEN” POSITION.

For example, a local builder under contract to buy a vacant, run-down, 4BR, all-brick, single-family home for an SFH new construction project that requires a short-term loan investment of \$250,000 could be funded by up to 10 investors collectively agreeing to lend \$25,000 each to finance that project. We work to mitigate as many of the following investment risks as possible:

- **MISAPPROPRIATION OF FUNDS RISK MITIGATION:** The project manager cannot “take the money and run.” The construction loan proceeds will not be disbursed to the project manager immediately. A biweekly disbursement schedule will be advanced to cover the costs of materials and labor as the project progresses.
- **LOAN DEFAULT RISK MITIGATION:** Monthly loan repayment default has been mitigated due to a pre-funded balance of interest reserves to be held in escrow and collected by an independent loan servicing company that will promptly remit those monthly interest-only payments to all participating loan investors.
- **SALES PERFORMANCE RISK MITIGATION:** The project's nonperformance has been mitigated due to the engagement of a local real estate brokerage firm to conduct a citywide advertising and marketing campaign promoting the subdivision's “grand opening,” wherein the first home built is furnished, decorated, landscaped, staged, and promoted as an “open house.”
- **INSURANCE HAZARD RISK MITIGATION:** BCCG has requested a comprehensive blanket insurance policy by Builders Insurance (no relation) to provide end-to-end insurance coverage for the home and the rehab project until re-sold. This insurance coverage (in the amount equal to both the principal and interest) also names the loan participants the “investors” (as the assignees of Metropolitan Commercial Mortgage Funding) as “co-insured” alongside the borrower.
- **LIQUIDITY LOSS RISK MITIGATION:** Our “Fractional Investment” platform allows you to determine the degree of participation in any construction loan investment we offer. This gives you complete control over how much money you invest without sacrificing your liquidity. No “all or nothing” loan participation requirement could make you regret “going all in” out of fear of missing out on a good return.
- **DEPRECIATION OF COLLATERAL RISK MITIGATION:** The loan has been underwritten under conservative appraisal guidelines based on a “wholesale cost to build” for the project. Therefore, individual investors' due diligence on recent comps from the immediate local area of the project will show steady vertical growth trends of property valuations in the immediate 3-mile radius of the home and will not be “underwater” or “upside down.”

So, if you're interested in short-term, high-yield, genuinely “passive” real estate investing, where you could put your cash investment capital to work for YOU, then we can work together to give you great returns. Please contact: Mr. Michael Thomas at Michael.Thomas@BCCGnotes.com, or call/text him at: **443-318-6485** to request access to review investment summaries of current and upcoming new construction loan investment opportunities.



THE “SINGLE-FAMILY NEW CONSTRUCTION” LOAN INVESTMENT – OVERVIEW

1. A local custom home builder has an idea for a “new construction” project to build a custom 4,500 Sq Ft 4 BR/3.5 BA custom home. The builder then finds a premium 2-acre lot in a gated subdivision where high-end homes are built and sold. After he secures the lot under contract, his construction permit is approved, he concludes his due diligence, and a formal loan application is submitted to BCCG.
2. BCCG performs complete independent due diligence for the subject property (and the proposed buildout), which involves obtaining a title report, home inspection report, construction estimate, and an “after-repair-value (ARV) appraisal.
3. The exhibits are compiled into a formal “investment summary” for review and consideration by BCCG’s group of registered private investors.
4. BCCG successfully obtains executed Loan Participation Agreements from the investors.
5. As per the investors’ investment participation commitment, they deposit their participation funds into the escrow account at the title company, closing the investment.
6. BCCG obtains “escrow clearance” from the title company’s escrow agent, stating that the investment participation funds have cleared escrow. BCCG’s attorney then drafts the loan closing documents and schedules the closing.
7. On the loan closing date, the investor's participation funds are released out of escrow to fund the investment according to a predetermined disbursement schedule agreed upon between BCCG, the title company, and the general contractor. NOTE: BCCG uses a third-party construction project disbursement management company for “funds control” to manage the disbursement schedule to the general contractor.
8. According to the executed “construction management agreement” with the builder, the general contractor oversees the rehab project.
9. The subcontractors contribute their respective labor toward the rehab project as it progresses to completion.
10. The rehabbed home passes inspection and obtains a certificate of occupancy, which is necessary to market it for prompt sale. Additionally, the home undergoes interior design/decorating, exterior landscaping, and staging.
11. Meanwhile, the loan servicing company collects the builder's monthly investment payments (from escrow).
12. The collected funds are disbursed to the investors according to their pro rata stake in the new construction commercial mortgage note.
13. Several aggressive marketing and promotional campaigns led by the real estate agent/broker generate several “walkthrough” tours by several interested, qualified, and motivated potential homebuyers.
14. The successful marketing efforts of the home tours result in a couple entering a contract to buy the house (at the builder’s negotiated price) through the real estate broker.
15. On the day of closing, the house is sold to the buyer, and they obtain both the deed and the keys to the property.
16. The title company transfers the cash proceeds of the sale (sufficient to pay off the principal loan investment amount PLUS the contractual due-on-sale interest payment) to the loan servicing company.
17. The loan servicing company remits the payment of principal investment with interest (the investors’ due-on-sale premium rate of return).
18. The title company remits the remaining proceeds from the sale to the /borrower.
19. The builder returns to BCCG to finance their next project, and the loan investment lifecycle repeats itself.

THE “SINGLE-FAMILY HOME NEW CONSTRUCTION” LOAN INVESTMENT - FLOWCHART

BCCG 19-STEP COMMERCIAL & RESIDENTIAL CONSTRUCTION LOAN PROCESS

1 LOAN APPLICATION



Borrower submits loan application and required documentation to BCCG for review.



BCCG UNDERWRITING

BCCG reviews the application, performs preliminary evaluation, and orders third-party reports.

2 THIRD-PARTY REPORTS



Appraisal, title search, credit, evaluation, and other due diligence reports are ordered.

3 LOAN COMMITTEE APPROVAL



Loan package is presented to BCCG Loan Committee for approval.

4 TERM SHEET ISSUED



BCCG issues a term sheet outlining the proposed loan terms and conditions.

5 CONSTRUCTION LOAN AGREEMENT



Stewart Title prepares the loan documents and coordinates closing requirements.

6 LEGAL REVIEW



Borrower's attorney reviews and approves all loan documents.

7 CLOSING & FUNDING



Loan closing is conducted and funds are disbursed to the title company / escrow agent.

8 PROJECT KICK-OFF



Construction begins. Draw schedule and requirements are confirmed.

9 CONSTRUCTION SITE INSPECTIONS



Independent inspector conducts site visits and provides reports, photos, and videos.

10 DRAW REQUEST



Builder submits draw request with supporting documentation (invoices, lien waivers, etc.).

11 DRAW REVIEW & APPROVAL



BCCG reviews inspection report and draw request. If approved, draw is authorized.

12 INVESTOR APPROVAL



Loan participants are notified of the draw and provide approval (as required).

13 DRAW DISBURSEMENT



Funds are disbursed by the title company to the builder per the draw schedule.

14 PROJECT MARKETING & SALES



Marketing, presales, and brokerage activities are performed throughout construction.

15 LOAN PAYOFF AT SALE



Upon sale, proceeds are received by the title company for loan payoff.

16 INVESTOR REMITTANCE



Servicing company remits principal and interest payments to investors per the registry.

17 INVESTORS RECEIVE PROCEEDS



Investors receive their scheduled returns.

18 LOAN PAID IN FULL



Loan is paid in full and the satisfaction of mortgage is recorded.

19 LOAN CLOSED



Loan file is closed. Project complete. Process complete.

BCCG manages the process from application to payoff, providing transparency, communication, and disciplined oversight every step of the way.



SFH NEW CONSTRUCTION LOAN INVESTMENT HIGHLIGHTS

- **MONTHLY “INTERIM” INTEREST PAYMENTS:** Each Construction Loan has a monthly schedule of “interest-only” payments due and payable to the investors until the finished home is sold. BCCG assesses an interest reserve schedule using the current WSJ prime rate (7% APY) as a baseline.
- **REPAYMENT OF PRINCIPAL LOAN INVESTMENT:** Short-term residential SFH new construction loans do not carry a long-term amortization schedule. The principal amount is paid at the maturity date of the loan investment.
- **A (ONE-TIME) DUE-ON-SALE PARTICIPATION INTEREST REMITTANCE:** An additional one-time interest payment is due and payable to the investors at maturity (the day the finished home is sold). This amount is a fixed return assessed on a sliding scale, ranging from 9% to 12% of the principal note investment amount. Along with the principal, this amount is paid at the maturity date of the loan investment.
- **MANAGED CONSTRUCTION LOAN DISBURSEMENTS:** Post-closing construction investment proceeds are handled by an independent construction investment administration (servicing) company that disburses funds toward the buildout according to a predefined construction draw disbursement schedule set by the contractor. Furthermore, BCCG engages a construction site inspector to inspect the construction site as the work progresses to ensure the proper management of construction funds for materials and labor is handled accordingly.
- **INVESTMENT OPTIONS:** Each loan is divided into fractional mortgage interests referred to as Loan Participation Notes (LPNs), typically ranging from \$10,000 to \$250,000 per LPN. BCCG’s new construction loan notes may be divided into up to 20 individual LPNs, allowing multiple investors to participate in a single project at varying investment levels. No investor is ever required or obligated to fund an entire new construction loan. Each investor may select only the LPN amount that aligns with their preferred risk tolerance, liquidity needs, and portfolio objectives.
- **COMPLETE PROJECT UNDERWRITING DUE DILIGENCE:** As part of our application and approval process, we collect a full set of independent third-party reports. These include the fully executed purchase and sale agreement, title report, inspection report, appraisal, and a professional-grade construction budget. These documents help verify the project, confirm value, and ensure transparency for our investors.
- **A SIMPLE INVESTOR REGISTRATION PROCESS:** Please note that we must have a completed “Prospective Investor Registration Packet” on file for you before you execute an investment participation letter of intent. After registering with us, you must review the Syndicated Construction Loan Investment Summary of the investment you wish to participate in. Then, you must sign the last page of the investment summary, which is the Loan Participation Letter of Intent.
- **SIMPLE INVESTMENT EXECUTION AND DOCUMENTED EVIDENCE OF YOUR INVESTMENT:** Upon registration and executing a Loan Investment Letter of Intent, you will be issued a Loan Participation Agreement with escrow deposit instructions for prompt execution. Once the Escrow Agent receives your deposit, BCCG will issue you an Investment Participation Certificate with Loan Participation Note serial numbers for every note you purchase. You will also be issued an Investor ID Number.
- **LOAN INVESTMENT FUNDS HANDLED VIA ESCROW:** Investors do not send funds to BCCG. All capital is deposited directly into a third-party escrow account at the title company handling the loan closing, with the entire process overseen by a licensed commercial real estate attorney. The title company, acting as a neutral fiduciary, verifies funds, confirms the loan documents, and releases capital only according to the signed closing instructions. Because escrow and disbursement are controlled by the title company and attorney—not BCCG—BCCG never has custody or control of investor funds. This “attorney-supervised” escrow structure prevents commingling, ensures proper handling of proceeds, and provides full transparency and traceability for every dollar invested—reflecting standard institutional practices in commercial real estate lending.
- **TRANSACTIONAL/OPERATIONAL DISCLAIMER:** Builders Commercial Capital Group is not a licensed securities broker-dealer or a registered investment advisory firm, nor do we conduct any activities that would require such licensure or registration with federal or state securities authorities. All services provided by BCCG fall strictly within the scope of commercial mortgage banking, real-estate financing, and related operational activities permitted under applicable laws.



THE LOAN PARTICIPATION PROCESS AND CORRESPONDING DOCUMENTATION

- SFH NEW CONSTRUCTION LOAN INVESTMENT SUMMARY & DUE DILIGENCE EXHIBITS REVIEW (*Issued upon request*) - The Investor introductory packet First-time investors or firms new to working with BCCG are introduced to both BCCG and current loan investment opportunities in the "Investor introductory packet." The Investor summarizes the investment opportunity into concise bullet points on investment consideration. BCCG provides download links (via Box.com) for a comprehensive set of due diligence documentation that all Investors are advised to review. The due diligence documentation includes loan applications, appraisals, title reports, construction estimates, sales contracts, project information, etc., according to the "Due Diligence Checklist" on the previous page.
- LOAN PARTICIPATION LETTER OF INTENT EXECUTION (*issued upon satisfactory review of the Due Diligence Exhibits*) - BCCG provides a blank loan participation "Letter of Intent" form at the end of every due diligence packet to Investors willing to specify their willingness, capacity, and preferences concerning their desired participation in the single-family new-construction loan. This helps BCCG obtain an initial "headcount" of the requisite number of loan participants to confirm the loan closing date.
- NOTE INVESTMENT PARTICIPATION AGREEMENT* EXECUTION (*issued upon receipt of a Loan Participation Letter of Intent*) - Once BCCG receives a completed and executed letter of intent form, we immediately submit a Loan Participation Agreement for execution by the Investor. Each investor executes a Loan Participation Agreement whereby they agree on how much of a "stake" in the loan investment they are willing to take. The Loan participation agreement sets forth how many loan participation notes are "mortgage shares" of the entire face amount of the note that participating investors can purchase. *NOTE: A minimum of TWO (2) investors must participate in the loan investment to qualify as a "Tenants-In-Common/Participation Loan."* The loan participation agreement also provides "escrow deposit instructions" that instruct loan participants to safely and securely deposit their funds DIRECTLY into the title company's escrow account to facilitate the loan's closing. BCCG is NOT a controlling party, custodian, or recipient of loan participation funds placed in escrow.
- NOTE INVESTMENT PARTICIPATION CERTIFICATE* - (*issued upon receipt of an executed Loan Participation Agreement*) - Once the Investor executes a loan participation agreement and deposits its funds into escrow, BCCG issues a loan participation certificate that formally acknowledges the investment. The loan participation certificate is issued in both actual certificate format and a Loan Participation Acknowledgment letter that provides the Investor with the tracking numbers assigned to them and the loan participation notes (LPNs) purchased.
- ASSIGNMENT OF MORTGAGE NOTE AGREEMENT* (*Issued 2-Business Days after the loan closing*) - The "Fractional Assignment of Mortgage Agreement" is a document that legally assigns, conveys, and irrevocably transfers equitable and beneficial rights to each loan participant as a lien holder and creditor to the builder according to the loan participant's capital contribution to the loan made to the builder/developer. The mortgage agreement assigns the loan participants their requisite share in the underlying collateral, security instruments, repayment of principal, and interest schedule according to their pro rata share in the mortgage investment amount. *NOTE: A specimen copy of the document is available for review in the due diligence checklist.*
- CONSTRUCTION PROCEEDS DISBURSEMENT MANAGEMENT AGREEMENT: In the "official" loan investment summary, BCCG will formally introduce/disclose the loan proceeds disbursement agent who will, on behalf of BCCG and the participating loan investors, serve as an independent "Loan Disbursement Agent" who will be the party solely responsible for disbursing loan proceeds to the construction manager of the project according to the construction loan agreement and the disbursement schedule executed between BCCG, the title company and the builder.
- CONSTRUCTION SITE/AUDITING AGREEMENT: In the "official" loan investment summary, BCCG will formally introduce/disclose the experienced construction site/draw inspector who will be responsible for conducting routine site visits to each construction project in between the scheduled disbursements to provide BCCG and the loan participants with detailed reports, photos, and videos on the progress of the project, and the accurate appropriation of disbursement proceeds that were previously and will be advanced toward the project.
- INDEPENDENT LOAN SERVICING AGREEMENT: In the official Loan Investment Summary, BCCG will clearly introduce and disclose the independent loan servicing company responsible for managing all investor payments. This servicing company acts as the remittance agent, handling the monthly distribution of interest-only payments and ensuring that both principal and all remaining interest are properly disbursed to investors at maturity. Its fiduciary duty is to manage these funds accurately, transparently, and in strict accordance with the loan documents.



A "SINGLE-FAMILY NEW CONSTRUCTION" LOAN NOTE INVESTMENT SCENARIO - \$980,000.

USE OF PROCEEDS

- Lot Purchase: \$150,000
- Foundation/Site Work: \$10,500
- Vertical Construction: \$402,500
- FF&E: \$7,500
- Finishing/Landscaping: \$6,250
- Staging/Marketing: \$5,250
- Completion Contingency Reserves: \$21,338
- Total Project Budget: \$603,338
- Project Management Fee: \$120,668
- Total Project Budget: \$724,005
- Net Construction Loan Request: \$724,005
- Interest Reserves Allocation: \$73,921
- Closing Costs Coverage Concession: \$7,240
- Construction Disbursement Funds Control: \$10,860
- Construction Loan Servicing: \$9,050
- Origination Fee: \$41,254
- Net Loan Amount: \$870,000
- Legal Fees: \$3,670
- Total Loan Amount: \$970,050
- **Final (Adjusted) Loan Amount: \$980,000**

NOTE INVESTMENT SCENARIO

- Note Investment Amount: 980,000
- Total Return/Remittance Under the Note (Scale): 19%
- Total Return/Remittance Under the Note (Amount): 186,167
- Total Interim Interest Remittance: 73,921
- Total Interim Interest Payments Due: 12
- Lump-Sum at Maturity (Scale): 10.5%
- **Lump-Sum at Maturity (Amount): 102,900**

LOAN REPAYMENT STRUCTURE (WHOLE NOTE):

- Loan Term (in months): 12
- Whole Note LTV: 70%
- Monthly Interest-Only Payment: \$6,160.08
- Principal Loan Amount (Balloon Payment): \$980,000
- Due-On-Sale Interest Rate (Scale): 10.5%
- Due-On-Sale Interest Rate (Amount): \$102,900
- **Due-On-Sale Interest + Balloon Payment: \$1,082,900**

LOAN REPAYMENT STRUCTURE (PER LPN):

- Total LPNs Issued: 25
- Price Per LPN: \$39,200
- Note Investment Term (in months): 12
- Fractional LTV: 2.80%
- Monthly Interest-Only Payment: \$246.40
- Principal Loan Amount (Balloon Payment): \$39,200
- Due-On-Sale Interest Rate Payment: \$4,116
- **Due-On-Sale Interest + Balloon Payment: \$43,316**



PRIMARY THIRD PARTIES ENGAGED IN EVERY LOAN NOTE INVESTMENT

In connection with the origination, underwriting, closing, servicing, administration, monitoring, and disposition of commercial real estate and business-purpose loans, Builders Commercial Capital Group, LLC ("BCCG") may engage a variety of independent third-party professionals, consultants, contractors, and service providers to assist in evaluating, documenting, funding, administering, and protecting the interests of borrowers, investors, and other transaction participants. These third parties may provide specialized services relating to property valuation, legal review, title and escrow administration, construction monitoring, loan servicing, engineering and environmental due diligence, insurance verification, accounting, financial analysis, project management, marketing, brokerage, and other functions deemed necessary to facilitate the successful execution and administration of a transaction. BCCG may rely upon the reports, opinions, certifications, analyses, and recommendations of such professionals in the ordinary course of its business.

The specific third-party providers engaged for any particular transaction will vary based upon numerous factors, including the nature of the collateral, loan amount, project scope, geographic location, borrower profile, construction status, regulatory requirements, investor requirements, and overall transaction complexity. Accordingly, not every service provider or professional category will be utilized in every transaction. BCCG reserves the right, in its sole discretion, to select, replace, retain, or engage additional qualified professionals and service providers at any stage of a transaction as circumstances warrant. The engagement of any third-party professional or firm is intended to support BCCG's due diligence, risk management, compliance, servicing, and asset protection objectives and to help ensure the efficient administration and oversight of each loan throughout its lifecycle.

Such parties may include, but are not limited to:

- COMMERCIAL REAL ESTATE APPRAISERS AND VALUATION CONSULTANTS – Responsible for providing independent property valuations, market analyses, feasibility studies, and related consulting services.
- REAL ESTATE, CORPORATE, AND FINANCE ATTORNEYS – Responsible for preparing, reviewing, and advising on loan documents, security instruments, legal opinions, title matters, and transaction compliance.
- TITLE INSURANCE COMPANIES AND ESCROW AGENTS – Responsible for title examinations, title insurance issuance, escrow administration, settlement services, recording activities, and lien perfection.
- CONSTRUCTION DRAW INSPECTION AND PROJECT MONITORING FIRMS – Responsible for conducting site inspections, progress evaluations, budget reviews, draw verification, and construction monitoring services.
- LOAN SERVICING COMPANIES – Responsible for payment collection, borrower account administration, investor reporting, remittance processing, payoff administration, and loan servicing activities.
- REAL ESTATE BROKERAGE AND MARKETING FIRMS – Responsible for market analysis, property marketing, sales brokerage services, feasibility studies, leasing activities, and disposition support.
- CONSTRUCTION MANAGERS, GENERAL CONTRACTORS, AND DEVELOPMENT CONSULTANTS – Responsible for project oversight, construction execution, budgeting, scheduling, and project completion.
- ENVIRONMENTAL, ENGINEERING, SURVEYING, AND PROPERTY CONDITION CONSULTANTS – Responsible for due diligence investigations, inspections, environmental assessments, surveys, engineering reports, and related analyses.
- INSURANCE PROVIDERS AND RISK MANAGEMENT CONSULTANTS – Responsible for evaluating, procuring, and maintaining insurance coverage required in connection with financed properties and projects.
- OTHER THIRD-PARTY SERVICE PROVIDERS – Including any additional consultants, advisors, vendors, governmental authorities, regulatory agencies, contractors, and professionals deemed necessary or appropriate for a particular transaction.



YOU'RE IN GOOD COMPANY WITH BCCG!





IN CONCLUSION

Builders Commercial Capital Group, LLC (“BCCG”) provides accredited and qualified investors with access to professionally structured, real estate-secured private debt investments backed by residential development and construction projects. Through its comprehensive underwriting, due diligence, loan administration, and servicing platform, BCCG seeks to minimize investor involvement while maximizing transparency and oversight. Each transaction is carefully structured to align the interests of borrowers, investors, and project stakeholders, with an emphasis on capital preservation, risk management, and predictable income generation.

- BCCG specializes in arranging and administering private-placement residential development and construction loans for the private real estate investor community.
- BCCG exclusively works with experienced, reputable home builders and developers that possess verifiable track records of successfully completing and selling residential projects.
- All investments are structured as passive, real estate-secured note investments, allowing investors to participate without active management responsibilities.
- No individual investor participation will exceed 15% of the property's loan-to-value (LTV) ratio or 10% of the total project budget.
- Investors receive fixed monthly interest payments throughout the loan term, followed by repayment of principal upon loan maturity or property sale.
- BCCG note investments generally provide a fixed annual yield beginning at or above the prevailing Wall Street Journal Prime Rate (7.0% as of December 8, 2025), with total projected returns potentially reaching 15.5%, subject to loan terms and performance.
- Investors benefit from the value created between a project's wholesale cost basis and the ultimate retail sale price of the completed property.
- Investment participation amounts typically range from \$10,000 to \$250,000, depending upon the size and structure of the project.
- Each construction loan is typically divided into multiple Loan Participation Notes (LPNs), allowing diversification among several investors. No investor may participate as the sole investor in a loan; a minimum of two participating investors is required.
- BCCG manages the entire lending process, including application intake, due diligence, underwriting, third-party report procurement, loan structuring, closing coordination, and ongoing administration.
- As the mortgage banker and loan administrator, BCCG performs full-cycle due diligence on borrowers, guarantors, collateral properties, and construction projects.
- All loans are closed through nationally recognized title and escrow providers to ensure proper lien perfection, title protection, and fund administration.
- Whenever practical, BCCG requires builders and developers to engage qualified local real estate brokers to assist with market analysis, presales, marketing, and disposition of completed properties.
- BCCG loans are structured as direct-participation private debt investments. Investors participate directly in the underlying loan and are not purchasing stock, membership interests, partnership interests, or equity ownership in BCCG, the borrower, or any project entity.
- BCCG's objective is to provide investors with professionally managed, asset-backed investment opportunities supported by disciplined underwriting, third-party oversight, construction monitoring, and loan servicing.

READY TO GET STARTED? GREAT RETURNS ARE ON THE WAY!

So, if you're interested in short-term, high-yield, genuinely “passive” real estate investing, where you could put your cash investment capital to work for YOU, then we can work together to give you great returns. Please contact: Mr. Michael Thomas at Michael.Thomas@BCCGnotes.com, or call/text him at: **443-318-6485** to request access to review investment summaries of current and upcoming new construction loan investment opportunities.

Access our investor registration form here to gain access to receive actual upcoming note investment summaries, or visit: <https://BCCGnotes.com/Register> for more information. Our Frequently Asked Questions (FAQs) are available [here](#).

SECURITIES REGISTRATION EXEMPTION NOTICE OF NOTICE: Fractional commercial mortgage notes originated by Builders Commercial Capital Group are offered and sold exclusively to eligible investors pursuant to applicable private offering exemptions, including Rule 506 of Regulation D under the Securities Act of 1933, as amended. These securities have not been registered with the U.S. Securities and Exchange Commission and are available only to qualified purchasers and accredited investors, as applicable under federal and state securities laws.