PACIFIC POINT

PACIFIC POINT
REALTY FUND

JULY 2025

ADDRESS
16236 San Dieguito Rd, Ste 4-21
PO Box 9491
Rancho Sante Fe, CA 92067

PHONE
(858) 356-6600

EMAIL
info@pacificpoint.net

WEBSITE
www.pacificpoint.net
www.pacificpointcapital.com

PACIFIC POINT REALTY FUND, LLC (PPRF)

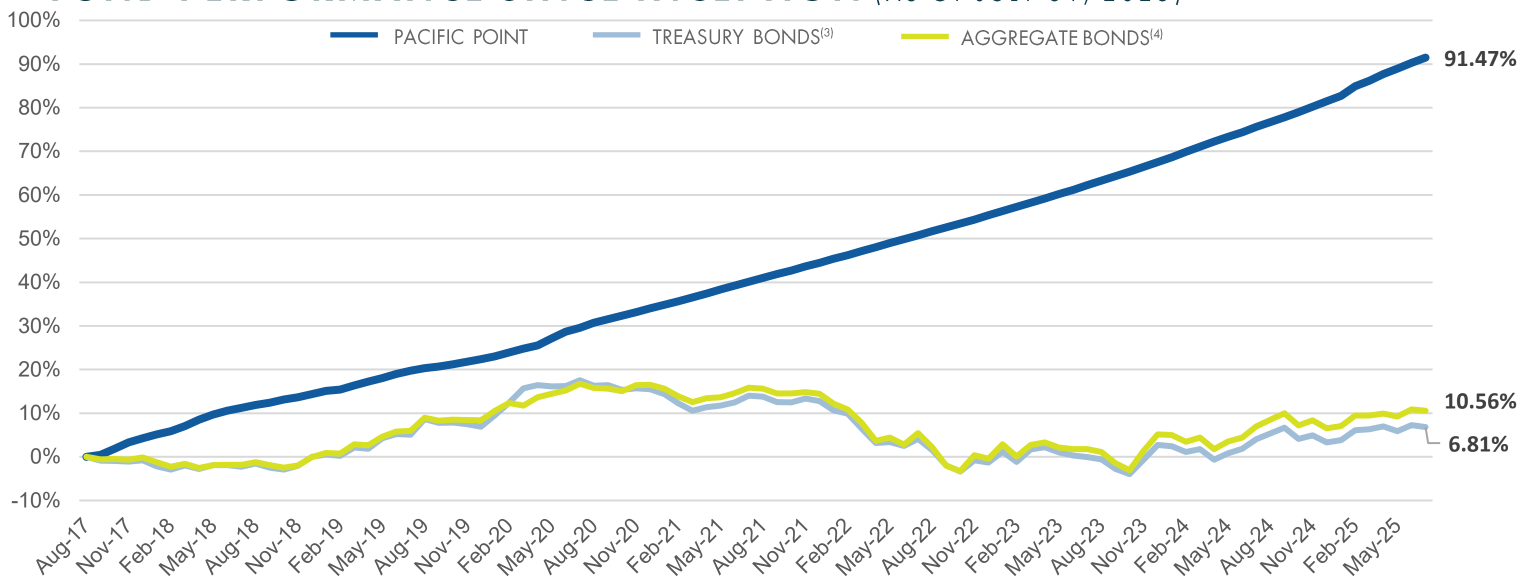
The Pacific Point Realty Fund, LLC seeks to provide consistent monthly income and capital protection for investors. The Fund originates and invests in high yield private money loans secured by residential and commercial real estate primarily made available to experienced borrowers looking for flexible, situational bridge financing for real estate projects within an expedited time frame to fund acquisitions, construction, and other investments. The Fund offers investors a tax advantaged REIT structure. The Fund managers have invested $4 million and are committed to remain one of the Fund's largest investors to create long-term alignment with investors.

MONTHLY FUND PERFORMANCE (NET OF ALL FEES) (AS OF JULY 31, 2025)

IRR[1]	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	YTD
2017	-	-	-	-	-	-	-	-	0.43%	1.42%	1.42%	0.90%	4.24%[2]
2018	0.86%	0.70%	1.14%	1.31%	1.10%	0.84%	0.58%	0.55%	0.47%	0.65%	0.46%	0.68%	9.76%
2019	0.63%	0.26%	0.78%	0.80%	0.64%	0.82%	0.66%	0.44%	0.33%	0.43%	0.48%	0.49%	6.98%
2020	0.52%	0.72%	0.68%	0.63%	1.30%	1.19%	0.70%	0.86%	0.64%	0.61%	0.62%	0.64%	9.49%
2021	0.64%	0.56%	0.69%	0.62%	0.71%	0.64%	0.62%	0.64%	0.62%	0.56%	0.65%	0.56%	7.78%
2022	0.66%	0.57%	0.63%	0.62%	0.61%	0.61%	0.60%	0.61%	0.59%	0.59%	0.58%	0.56%	7.58%
2023	0.60%	0.60%	0.61%	0.62%	0.62%	0.61%	0.66%	0.64%	0.65%	0.62%	0.64%	0.68%	7.82%
2024	0.67%	0.75%	0.66%	0.71%	0.64%	0.60%	0.67%	0.64%	0.64%	0.66%	0.69%	0.69%	8.32%
2025	0.70%	1.21%	0.67%	0.83%	0.67%	0.67%	0.64%	-	-	-	-	-	5.51%[2]

(1) Returns represent investor's net monthly returns calculated as the monthly change in the Net Asset Value of the Fund. YTD returns calculated based on compounded monthly returns. Returns are net of 1.5% management fee, 0.5% servicing fee, and direct fund related expenses. As of July 1, 2020, the Fund distributed, into a separate entity, the Fund's less liquid Home Equity Agreements to investors to improve the Fund's liquidity profile. Going forward the Fund only invests in high yield private money loans as described in the PPM. The targeted net annual return of the Fund going forward is expected to be 7.5% - 9.5%.
(2) Partial year.

FUND PERFORMANCE SINCE INCEPTION (AS OF JULY 31, 2025)



(3) Treasury Bonds represent the SPDR Bloomberg Barclays U.S. Treasury Bond UCITS ETF. (4) Aggregate Bonds represent the iShares Core US Aggregate Bond ETF.

PORTFOLIO ATTRIBUTES (SEPTEMBER 1, 2017 TO JULY 31, 2025)

Stated Value	PPRF	T-Bonds	A-Bonds
Annualized Return[5]	8.55%	0.84%	1.28%
Annual Cash Dividend[6]	7.25%	3.28%	4.38%
Sharpe Ratio	1.35	-0.13	-0.09
Standard Deviation	4.52%	12.29%	12.67%
Max Drawdown	0.00%	-18.29%	-17.14%
% Positive Months	100%	48.42%	49.47%
% Negative Months	0.00%	51.58%	50.53%
Correlation to PPRF	1.0	0.04	0.05

Loans Originated Since Inception[7]	
Loans Funded/Repaid	$597M/$475M
Number of Loans	599
Realized/Expected Duration (Months)	10.39/10.93
Weighted Avg Loan-To-Value (LTV)	65.85%
Average Loan Size	$996K
Loans in 1st Position	100%
Total/Current Weighted Avg Loan Rate	9.84%/10.49%
Number of REO Loans/Sales	4/1

(5) Geometric return annualized over the applicable period.
(6) Dividend yield as of July 31, 2025. A-Bonds as of June 30, 2025.

(7) Includes Pacific Point Realty Fund, LLC and Pacific Point Fund I, L.P.

PO Box 9491 • Rancho Sante Fe, CA 92067 • (858) 356-6600 • info@pacificpoint.net • www.pacificpointcapital.com

PACIFIC POINT REALTY FUND, LLC (PPRF)

PACIFIC POINT

KEY TERMS/ SERVICE PROVIDERS

Strategy	Income and Capital Preservation	**Attributes**	Low volatility and correlation to traditional capital markets
Manager	Pacific Point Capital, LLC	**Auditor**	Armanino LLP
Targeted Annual Return	7.5% - 9.5%	**Tax Accountant**	Armanino LLP
Minimum Investment	$100,000	**Legal Counsel**	Geraci Law Firm
Management Fee	1.5%	**Loan Servicer**	FCI Lender Services, Inc.
Redemption / Subscription	Quarterly after 12 months/monthly	**Third Party Administrator**	Suntera Fund Services
Investor Eligibility	Accredited Investors Only	**Investment Platforms**	Schwab Alternative Investments Platform CUSIP-2885608
Maximum Fund Size	$400,000,000		
REIT Tax Structure	REIT Structure qualifies Investors for a 20% Federal QBI Deduction under Section 199 A(b)(1)(B)		

LENDING/ INVESTMENT CRITERIA

Loan Types	Residential, multi-family, value-added acquisitions, bridge-loans, commercial, industrial, office and retail centers
Location	West Coast – Emphasis in California
Loan-To-Value	Up to 75% LTV in most cases depending on the property
Loan Term	3 – 36 Months
Interest Rates	8.99% - 11.99% Interest Only
Lien	1st Position
Repayment	Typically interest only (paid monthly) with principal due at loan maturity

ABOUT PACIFIC POINT

Pacific Point Capital builds and manages proprietary investment portfolios that provide investors with a combination of principal protection and consistent and diversified monthly cash flows. We view ourselves as stewards of our client's capital and look for investment opportunities that offer a favorable risk/reward profile with a strong emphasis on downside protection and capital preservation.

LEADERSHIP TEAM

Jay Winship, CFA, CPA – President and Founder

Mr. Winship is the Founder and Managing Partner of Pacific Point Capital and the Pacific Point Group of Companies. He manages the firm and oversees its strategy, investment process, and client relationships. With more than 30 years of experience advising sophisticated individuals, institutions, and boards, Jay leads Pacific Point's integrated approach to managing and preserving wealth. Before founding Pacific Point, was a Principal and Investment Committee Member at Relational Investors, where he led investment strategy and stock selection. He has served on the boards of Bunge Global SA, C.H. Robinson, CoreLogic, and Esterline Technologies. Jay also serves as an advisor to the Corporate Governance Institute at San Diego State University's Fowler College of Business.

Jay Sitlani, CFA, CPA - Chief Financial Officer and Chief Operating Officer

Mr. Sitlani is the Chief Financial Officer and Chief Operating Officer of Pacific Point Capital, where he oversees the firm's real estate lending underwriting, operational infrastructure, and regulatory compliance. With more than 25 years of experience managing institutional investment platforms, he brings extensive expertise in fund administration, operational risk management, and complex investment structures. Prior to joining Pacific Point, Jay spent nearly two decades at Relational Investors, where he served as CFO, COO, and CCO, working closely with firm leadership, including Mr. Winship. In that capacity, he led initiatives across fund operations, trading, investor relations, and compliance oversight. In addition to his investment management background, Jay is an experienced real estate investor with a long-standing track record across the multifamily, senior living, retail, and residential sectors.

Mike Licosati, JD, MBA - Principal

Mr. Licosati is a Principal of Pacific Point Capital. With more than 30 years of experience spanning investment management, portfolio management, private equity, M&A, and securities law, he brings a multidisciplinary perspective to asset management and capital allocation. In addition to his role at Pacific Point Capital, Michael is a Co-Founder and Managing Partner of Pacific Point Advisors, where he works closely with the firm's largest clients and families.

PO Box 9491 • Rancho Sante Fe, CA 92067 • (858) 356-6600 • info@pacificpoint.net • www.pacificpointcapital.com

LEGAL DISCLAIMER

PACIFIC POINT

STRICTLY CONFIDENTIAL. MAY NOT BE REPRODUCED OR REDISTRIBUTED.

This presentation (the "information") has been prepared solely for informational purposes, could omit certain material information about Pacific Point Realty Fund LLC (the "Fund") and is intended solely for your use. The information is not to be used or considered as an offer to sell, or a solicitation of an offer to buy, any security or the provisions of an offer to provide investment or other services. Any offer of securities in the Fund will be made through a Private Placement Memorandum, Limited Liability Agreement, and Subscription Agreement, which will supersede any statements made in this document. In addition, interests in the fund will only be sold to "accredited investors," as defined under U.S federal securities laws, with additional limitations. By accepting this document, you represent that you meet all applicable qualifications in your jurisdiction to receive this information relating to investments in the Fund and represent that you understand the risks involved in any investment in the Fund. Nothing in this presentation constitutes investment, legal, accounting, or tax advice, or a representation that any investment or strategy is suitable or appropriate to your individual circumstances. Investments in the Fund are not suitable to all investors. Each person receiving this document is responsible for obtaining all such advice as it thinks appropriate on such matters and for making its own independent investigation and appraisal of the risks, benefits, and suitability of any such transaction as to itself. The Fund is not and will not be registered under the Investment Company Act and Manager is not considered an investment adviser under the Investment Advisers Act.

This information is preliminary in nature, and is subject to amendment or change without notice. The Fund has no obligation and makes no promise to update such information if needed. The information is based on matters that exist as of the date of this presentation and not as of any future date, and will not be updated or otherwise revised to reflect information that subsequently becomes available, on circumstances existing or changes occurring after the date hereof. Certain information contained in this presentation is non-public, proprietary and highly confidential and is being submitted to selected recipients only. Any disclosure, reproduction or redistribution (in whole or in part) is prohibited, and it contains highly confidential items, including trade secrets, commercial and financial information. This document is intended solely for the use of the person to whom it has been delivered for the purpose of evaluating a potential investment in the Fund, as is not to be reproduced or distributed or disclosed to any other persons (other than professional advisors of the recipient who agree to these confidentiality terms). Accordingly, each person accepting delivery of this document agrees to the foregoing and to return this presentation document promptly upon request and destroy any copies thereof. Any disclosure of this information could cause competitive harm to the Fund and its advisers.

IMPORTANT notes on performance: past performance should not be taken as an indication or guarantee of future results. No representation, expressed or implied, is made regarding future results. In addition to being unaudited, the returns shown herein (and in some cases the financial statements on which these returns are based) have not been reviewed by an independent third party. Therefore, these returns are subject to change without notification to the recipient based on, among other things, an audit or other review of the Fund. Actual returns will vary among investors in accordance with the terms of the pertinent offering documents. Investments of the type the Fund makes in- volve a substantial degree of risk and investors risk loss of their entire investment. Nothing herein is intended to imply that the Funds' investment strategy is "conservative," "safe," "risk free" or "risk adverse." Past performance is no guarantee of future results. Individual investor results may vary based on interim contributions and distributions by investors as well as applicable high water marks, if any. The information includes performance analyses, characteristics, and pricing estimates. Performance analysis is based on certain assumptions that may turn out differently in reality. You should understand the assumptions and evaluate whether you believe they are appropriate. The assumptions underlying the information, including structure and collateral, may be modified from time to time to reflect changed circumstances and not all assumptions are stated. The information is based in part on hypothetical assumptions, which have inherent limitations and will be affected by any changes in the structure or assets for this transaction. Performance results are based on mathematical models that use inputs to calculate results. As with all models, results may vary significantly depending upon the value of the inputs given. The Firm makes no representations or guarantees regarding, nor assumes responsibility for, the accuracy, reliability or completeness of the information. Alternative modeling or pricing techniques or assumptions could be more appropriate or produce significantly different results. The information addresses only certain aspects of the applicable assets of the Fund and thus does not provide a complete assessment. As such, the information may not reflect the impact of all structural characteristics of the asset, including, without limitation, conversion events and cash flow priorities at all prepayment speeds and/or interest rates. You should consider whether the behavior of these assets should be tested at assumptions different from those included in the information. The information is provided to you on the understanding that, as a sophisticated participant in the financial markets, you will understand and accept its inherent limitations, will not rely on it in making any investment decision with respect to any of the securities or other assets that you may purchase, and will use it only for the purpose of discussing with the Fund your preliminary interest in an investment. Some of the information includes information extracted or reprinted from external sources and is identified as such. The Firm makes no representation or warranty as to the accuracy, reliability, or completeness of such information. Recipients should refer to the original material and form their own opinion as to the accuracy, reliability, or completeness of such information.

Performance is shown net of fees and expenses for a typical investor, as disclosed in the Fund offering and subscription documents. Because some investors may have different fee arrangements and depending upon the timing of a specific investment, net performance for an individual investor may vary from the net performance stated herein. Differences in timing of transactions and market conditions prevailing at the time of investment may lead to different results among investors. Actual returns will vary among investors in accordance with the terms of the pertinent offering documents. While the performances of the Fund has been compared here with the performance of certain ETF funds and indices, these may not represent an appropriate benchmark for the Fund whose holdings, performance, liquidity and volatility differ significantly. Investors cannot invest directly in an index (although one can invest in an index fund designed to closely track such index). References to performance of indices such as the iShares core U.S. Aggregate Bond ETF and the SDPR Bloomberg Barclays U.S. Treasury Bond UCITS ETF are for comparative purposes only. The index and the ETF referenced in these materials may be more diversified than the Fund and may not represent appropriate benchmarks. Additionally, the presented indices may reflect positions that are not within the Fund's investment strategy. This information has been compiled by the Fund's investment manager, and while it has been obtained from sources deemed to be reliable, no guarantee is made with respect to its accuracy. Actual returns will vary among investors in accordance with the terms of the pertinent offering documents. Investors risk loss of their entire investment. Past performance is no guarantee of future results. Individual investor results may vary based on interim contributions and distributions by investors as well as applicable high water marks, if any.

The strategies and allocations shown are a snapshot of strategies and allocations of the Fund as of the date shown. While the overall investment strategy is set in the Fund's offering and subscription documents, within these parameters, the Fund manager can change, among others, investment strategies, diversification strategies or risk monitoring goals, duration, investment objectives and allocations. As strategies change, these changes are likely to affect performance, allocations and returns. Actual investment practices may vary depending on economic climate and investment opportunities. With respect to the present document and/or its attachments, we make no warranty or representation, whether express or implied, for the accuracy, completeness or usefulness of any information disclosed. Certain information is based on data provided by third-party sources and, although believed to be reliable, it has not been independently verified and its accuracy or completeness cannot be guaranteed and should not be relied upon as such. Investment return and the principal value of an investment will fluctuate and may be quite volatile. In addition to exposure to adverse market conditions, investments may also be exposed to changes in regulations, change in providers of capital and other service providers. Any opinions expressed herein represent current opinions only.

We accept no liability for loss arising from the use of this material. However, federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and nothing herein shall in any way constitute a waiver or limitation of any rights that an investor (or client) may have under federal or state securities laws.

Certain information contained in this presentation constitutes "forward-looking statements," which can be identified by the use of forward-looking terminology such as "may," "will," "should," "expect," "anticipate," "target," "project," "estimate," "intend," "continue" or "believe" or the negative or grammatical variations thereof or comparable terminology. Due to various risks, uncertainties or various events or results, the actual performance of the Fund or actual measures of other metrics may differ materially from that reflected or contemplated herein and qualified by such forward-looking statements.