Plain English Investment Guide

HOW YOUR INVESTMENT WORKS

What We Do

Evia Partners builds hurricane-resilient luxury homes along Florida's premier coastal corridors. We find the land, design the home, build it, and sell it. Your capital funds the project alongside bank construction financing. Your capital and a fixed preferred return are paid back within 24 months.

The Investment at a Glance

What you invest	**$500,000 per deal (or $20M+ per year, programmatic JV)**
What you own	**Membership interest in a project-specific LLC**
Preferred return	**Fixed 20% per year, senior to the builder's profit**
Target equity multiple	**Approximately 1.4x over a full 24-month hold**
When you are repaid	**By month 24, from the home sale or a refinance backstop**
How you are protected	**LLC membership interest, preferred ahead of the builder, conservative leverage**
Updates	**Monthly reports with photos, budgets, and progress**

Where Your Money Goes

Your $500,000 covers land acquisition and pre-construction soft costs, the phase that controls the asset. Once the land is secured and permits are in place, bank financing covers the vertical construction. Your equity goes in first; bank debt funds the build.

The Lifecycle of Your Investment

1. You commit capital. You review the deal materials, sign subscription documents, and wire your $500K into a project-specific LLC, receiving membership documents confirming your ownership interest.

2. We acquire and design. We close on the land and begin architectural design and permitting. You receive your first monthly update during this phase.

3. We build. Vertical construction begins. Monthly reports include drone photography, budget-to-actual tracking, and milestones.

4. We market and sell, or we refinance. Pre-marketing begins during construction. If a retail sale has not closed by the exit window, we refinance the completed, insured asset into long-term debt.

5. You are repaid by month 24. Proceeds flow in a fixed order that protects you.

PRIORITY	PAYMENT
1st	Bank construction loan repaid
2nd	Your original $500,000 capital returned
3rd	Your fixed 20% annual preferred return
4th	Builder profit share, paid last

What the Return Means

On a $500,000 commitment held for a full 24 months at the 20% annual preferred, you receive approximately $700,000: your original $500,000 plus roughly $200,000 in preferred return. That is an equity multiple of approximately 1.4x. Expressed as an internal rate of return, a 1.4x over 24 months is roughly 18% to 20% depending on the timing of the exit. These figures are targets on a full-term hold, not guarantees, and are governed by the offering documents.

How We Protect Your Capital

- **Isolated structure.** Your investment sits in a project-specific LLC and is never commingled across projects.
- **Payment priority.** Bank first, then your capital and preferred return, then the builder.
- **Defined exit.** A hard 24-month horizon, backstopped by refinance of the completed, insured asset.
- **Built-in cushion.** Conservative leverage leaves margin between project cost and expected sale price, and the builder's profit sits behind your return.
- **Diversification.** Three independent Florida sub-markets reduce concentration risk.

Working With Us

DELIVERABLE	FREQUENCY	DETAILS
Construction updates	Monthly	Photos, drone video, budget-to-actual
Financial reports	Quarterly	Deal status, performance, market commentary
Investor portal	Real-time	Capital account, distributions, documents
Disposition report	At exit	Projected vs. actual on every line item
K-1 & tax support	Annual	K-1 with a plain-English cover letter for your CPA

Frequently Asked Questions

What return can I expect?

A fixed 20% annual preferred return, senior to the builder. On a full 24-month hold that is roughly a 1.4x equity multiple ($500,000 returns about $700,000). Returns are targets, not guarantees.

When do I get my money back?

By month 24. If the home has sold you are paid from the sale; if not, we refinance the completed, insured asset and return your capital from the proceeds. You are never left waiting on a buyer.

How is my capital protected?

Through a membership interest in a project-specific LLC, a payment waterfall that pays you ahead of the builder, conservative leverage, and the refinance backstop.

Is my investment liquid?

No. Capital is committed for the life of the project, though the 24-month horizon is short relative to most real estate private equity.

Are returns guaranteed?

No. No investment return is guaranteed and you may lose capital. Our track record and the builder-paid-last structure are designed to protect your position, but they do not eliminate risk.

Who can invest?

Verified accredited investors only, under SEC Regulation D 506(c).

Next Steps

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