



PRAWDZIK CAPITAL

Senior Credit Fund

Stable income,
smart growth and tax-smart returns.

Who We Are

We turn capital into communities. Prawdzik Capital empowers investors to grow their wealth through bold, high-yield real estate development across New Jersey.

The Goal

Provide accredited investors with stable, risk-conscious income by deploying capital into senior secured loans that fund ground-up single-family residential construction, renovation projects and value-add multifamily across New Jersey.

The Strategy and Asset Class

Invest primarily through first-position senior secured loans to finance:

- First-position senior secured construction loans
- Ground-up top New Jersey residential projects
- Spec home and infill lot development
- Short-term construction-to-sale financing
- Conservative loan-to-value standards
- Structured draw schedules tied to milestones

The Fund focuses exclusively on projects within New Jersey, leveraging local market expertise, disciplined underwriting, and conservative loan structures.

Investment Thesis

- Primarily first-position senior construction loans capped at 80% LTC
- Focused exclusively on top New Jersey residential projects
- Short to mid-term construction timelines (typically 12-24 months)
- Conservative underwriting standards emphasizing capital preservation
- Experienced builder relationships and structured draw schedules

For Accredited Investors Seeking

- Portfolio diversification through private credit
- Consistent quarterly income
- Asset-backed investments secured by top New Jersey residential projects
- Limited exposure to public market volatility
- Passive investment with professional oversight
- Investing for tax advantage

8-10%

Target IRR

5-7%

Net Distribution Yield

3+ Years

Hold Period

Various

Asset Type

Income+Growth

Investment Objective

\$100,000

Minimum Investment





Schedule a Call



Fund Highlights

- Senior position security in the capital stack
- Exclusive focus on top New Jersey residential projects
- Shorter-duration loans for efficient capital recycling
- Structured oversight and milestone-based funding
- Passive investment opportunity with professional management
- Designed to generate secured, consistent income with long-term growth potential

Target Fund Metrics

Distribution Frequency	Quarterly
Fund Structure	Evergreen
Investor Eligibility	Accredited Investors Only
IRA Eligible	Yes
Tax Reporting	1099

Why Prawdzik Capital

Prawdzik Capital combines local New Jersey development expertise with disciplined private credit structuring. By concentrating exclusively on top New Jersey residential projects, the Fund maintains strategic clarity, underwriting precision and capital-focused execution.

Strategic Portfolio Allocation

We tactically manage the Fund's allocation across various asset types in Core New Jersey markets with varying risk and reward profiles to provide stability without sacrificing returns.

● Single Family / Fix & Flip & Development Projects 60%

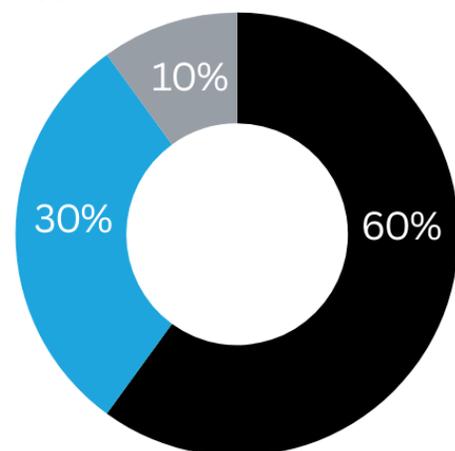
Senior secured loans on renovation, new construction, and single-family development projects.

● Value Add & Adaptive Re-Use Multifamily 30%

Debt positions on value-add and adaptive reuse multifamily projects designed to generate income and appreciation.

● Distressed Note Acquisitions 10%

Opportunistic acquisition of discounted performing and non-performing notes backed by real estate collateral.



Important Disclosures

This document does not constitute an offer to sell or a solicitation of an offer to buy securities. Any offering will be made only pursuant to official offering documents. Investing in private funds involves risk, including the potential loss of principal. Past performance is not indicative of future results. Prospective investors should review all offering materials and consult with their financial and tax advisors prior to investing.

