

## Company Overview

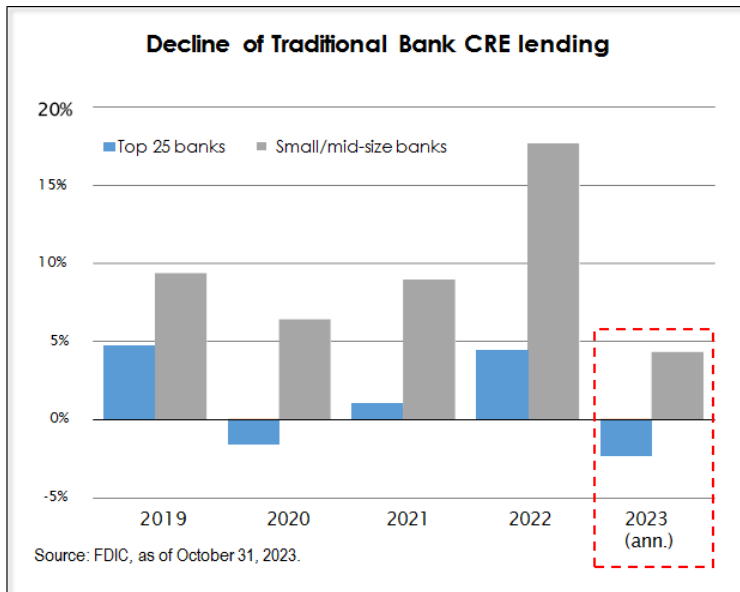
Oak Real Estate Partners ("OAK") manages a vertically integrated, private credit strategy targeting small to mid-balance (\$2-\$20 million loan size) short-duration (12-36 months) commercial mortgage assets that are senior secured and fully collateralized by high-quality income-producing properties.

### Increased Banking Regulations

#### DRIVING DEMAND & GROWTH PRIVATE CREDIT LENDERS

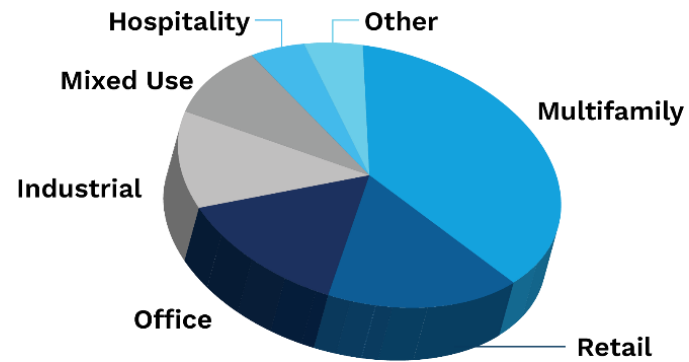
The Great Financial Crisis of 2008 triggered increased banking regulations and legislative requirements that resulted in tighter credit conditions across the traditional bank lending market.

Increasing bank regulations have resulted in a retrenchment of capital from traditional sources, creating a unique investment opportunity for experienced private credit lenders to fill the lending void in the generation of highly attractive risk-adjusted returns. **Absent unprecedented banking relief and significant legislative changes, the attractiveness of the private credit market is expected to persist.**



### Portfolio Composition

Our lending strategy is diversified across geographical regions, industries, sectors, sponsors, and property types: **multifamily, industrial, retail, self-storage, manufactured housing, medical office, mixed-use, office and hospitality**, thus mitigating concentration risks.



## Positioned to Meet Three Distinct Needs

- 1 INVESTORS need for **INCOME**
- 2 CRE need for **INVESTMENT CAPITAL**
- 3 INDUSTRY need for **TRANSPARENCY**



<sup>1</sup>This summary is being distributed on a confidential basis and is intended only for the use of the recipient. This summary is for discussion purposes only, may not be relied upon in evaluating the merits of participating in the Fund and is qualified in its entirety by the information contained in the private placement memorandum and definitive agreements of the Fund. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities. This investment will involve significant risks and investors should review the "Risk Factors" specified in the Fund's private placement memorandum. Actual performance of the Fund may differ materially from those reflected or contemplated herein.

## Oak Institutional Credit Solutions Offering

The Fund is designed to provide attractive current income and solid risk-adjusted returns with low correlation to broader financial markets. Compared to public debt, private credit in the CRE sector has historically proven to deliver higher yields with enhanced diversification while minimizing the marked-to-market volatility. Capital preservation and down-side protection are key to optimizing the performance of the strategy. First lien, senior position CRE debt is in a priority position in the event of a default, which provides a higher degree of down-side protection during times of financial market distress.

OAK's management team has extensive lending, asset and investment management, servicing, and workout experience. Over the past three decades, the team has navigated through eight market cycles and successfully raised, deployed, and exited in excess of \$10 billion of investor capital.

## Strategic Areas of Investment

US commercial real estate debt represents a large, diverse market with over \$4.7 trillion in outstanding bank debt.\*

### Sectors:

- Multifamily
- Light Industrial
- Select Retail
- Mixed-Use
- Warehouse
- Storage
- Flagged Hotel Brands
- Medical Office
- Senior Living & Memory Care
- Select Office

### Senior Loan Advantages:

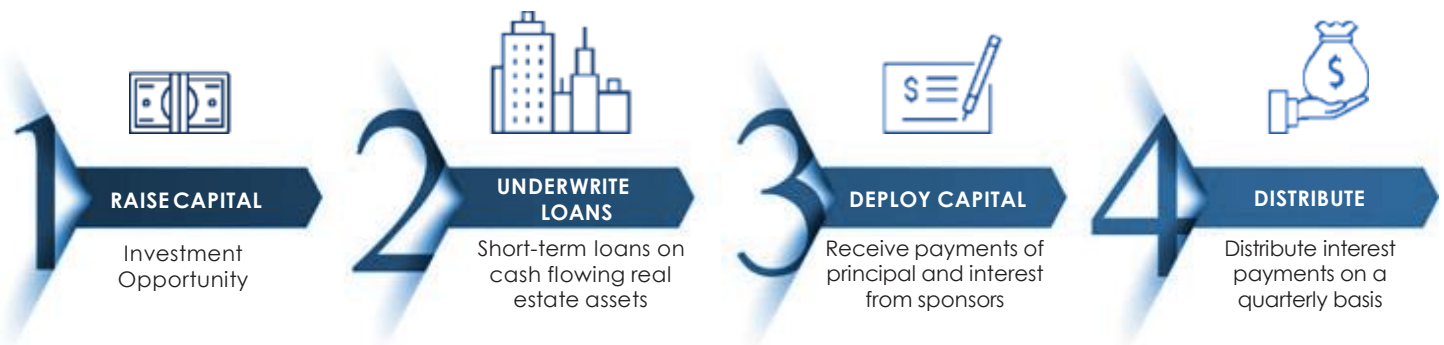
- Monthly Deal Flow in Excess of \$500M+/mo.
- Cash Reserves for Every Loan
- Rehabilitation Reserves for Every Loan
- Dutch\*\* Interest for Every Loan
- Lockbox for Every Loan

\*US Federal Reserve, MBA, Commercial/Multifamily Real Estate Mortgage Debt Outstanding, Q1 2024

\*\*A term used in real estate lending when a private lender charges interest on the entire loan amount, including funds that have yet to be disbursed to the borrower.

## The Investment Process

Oak Real Estate Partners seeks to generate attractive returns for investors by originating, underwriting, and executing upon a diversified portfolio of short-term, senior secured loans backed by high-quality income producing commercial real estate assets.



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## The Oak Real Estate Partners Advantage

<b>DIVERSIFIED LOAN PORTFOLIO</b>	<ul style="list-style-type: none"> <li>• Focused on the top 200 USA MSAs</li> <li>• Short-duration bridge loans</li> <li>• Multiple property types and geographies</li> <li>• <b>Senior secured position</b></li> </ul>
<b>EXCEPTIONAL SOURCING CAPABILITIES</b>	<ul style="list-style-type: none"> <li>• CRE Tier I, II &amp; III; Banks and commercial real estate brokers dealers drive originations</li> <li>• <b>Oak REP averages 15(x) loans originated to loans funded monthly: The volume and velocity of deal flow allows the strategy to be very selective in the types of lending opportunities pursued and the quality of the assets brought into the Fund.</b></li> </ul>
<b>EXPERIENCED TEAM</b>	<ul style="list-style-type: none"> <li>• Managed through eight down-market cycles</li> <li>• Senior Management has originated, underwritten and closed and exited <b>over \$10 billion over the past 10 years*</b></li> <li>• Oak REP employees originate, analyze, underwrite, close and service loans</li> </ul>
<b>DISCIPLINED UNDERWRITING</b>	<ul style="list-style-type: none"> <li>• <b>Institutional level credit analysis and underwriting</b></li> <li>• Average 220+ due diligence checklist items</li> <li>• Participation: Insurance companies, banks, private lenders</li> </ul>
<b>TRANSPARENCY</b>	<ul style="list-style-type: none"> <li>• <b>Monthly update</b> calls for Institutional Investors and Advisors</li> <li>• Annual audited financials, semi-annual unaudited financials, quarterly statements, and monthly calls</li> </ul>

\*Includes experience of Management and affiliate companies.

## Key Terms<sup>1</sup> & Structure Attributes

<b>Structure:</b>	GP / LP Structure
<b>Offering Target:</b>	\$300 Million / \$600 Million Hard Cap Limit - Regulation D 506 (C)
<b>Investor Qualifications:</b>	Accredited Investors Only
<b>Minimum Investment:</b>	\$50,000
<b>Preferred Return:</b>	8.5%
<b>Waterfall Distribution:</b>	Current Preferred, then 80% to LP
<b>Target Return:</b>	9 - 13%   Net Investor Return
<b>Management Fee:</b>	75 basis points
<b>Term:</b>	Evergreen - Liquidity options beginning year 3   Full liquidity in year 4
<b>Preferred Payment:</b>	Paid quarterly in arrears , January 25, April 25, July 25, October 25
<b>Growth Appreciation:</b>	Growth distributions are estimated to begin as full-cycle transactions are harvested
<b>Reporting:</b>	In Accordance with GAAP
<b>Tax:</b>	K-1

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This summary is for discussion purposes only, may not be relied upon in evaluating the merits of participating in the Fund and is qualified in its entirety by the information contained in the private placement memorandum and definitive agreements of the Fund. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities.

This investment will involve significant risks and investors should review the "Risk Factors" specified in the Fund's private placement memorandum. Investors must have the financial ability and willingness to accept the risks and lack of liquidity characteristics of the investment described herein. There will be no public market for any interest in the Fund. This summary does not constitute and should not be interpreted as either a recommendation or advice, including legal, tax or accounting advice.

The Interests are suitable for investors who have no need for liquidity in this investment. The offering is a "Best Efforts" offering, and if the Fund is unable to raise substantial capital, the Fund may be limited in the number and types of investments it is able to make, which could have a negative effect on diversification and investment results.

Success is dependent on the performance of Oak Institutional GP, LLC (the "GP"), which is the Managing Member the Fund, as well as individuals that are employees of the Sponsor or its affiliates. The Company depends on key personnel and its affiliates, the loss of any of whom could be detrimental to the Company's business. The Company will pay substantial fees and expenses to the GP or its affiliates and broker-dealers.

Investors will not have an opportunity to evaluate investments before they are made. The Company will be subject to conflicts of interest arising out of relationships among GP, and their affiliates and employees. Real estate-related investments, including joint ventures, senior leverage and real estate-related securities, involve substantial risks.

There are substantial risks associated with making loans secured by real estate, and real estate investments may involve additional risks. Commercial real estate related investments that are secured by real property are subject to delinquency, foreclosure and loss which could negatively impact investors. The ability of a borrower to repay a loan secured by income producing property is dependent on the successful operation of the property. Economic, market and regulatory changes that impact the real estate market generally may decrease the value of the Fund's investments and weaken operating results.

Properties that have vacancies could be difficult to sell, which could negatively impact investors. The Fund will likely obtain debt financing, which may increase costs, and may limit the Fund's ability to pay interest and or principal to investors. The Fund indirectly depends on tenants in properties securing its loans for revenue; therefore, non-renewals, lease terminations, or lease defaults could reduce revenue and limit the Fund's ability to pay interest or principal to investors.

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," "project," "estimate," "intend," "seeks," "intends," "continue" or "believe," or the negatives thereof, or other variations thereon, or other comparable terminology. Due to various risks and uncertainties, actual events or results or the actual performance of the Fund may differ materially from those reflected or contemplated in such forward-looking statements. No representation or warranty is made as to future performance or such forward-looking statements.

Prior performance of Sponsor, the Fund or any of its affiliates is not indicative of future results. There is no assurance that future investments will achieve comparable results. Alternative investment performance can be volatile and real estate-related investments may involve additional risks. There is no assurance that the Company objectives will be achieved.