ARABELLA CAPITAL DEBT FUND, LLC

Confidential

Private Real Estate Debt Fund | Bridge & Mezzanine Lending | Monthly Distributions | No Management Fees

FUND OVERVIEW

Arabella Capital Debt Fund, LLC provides short-term bridge and mezzanine financing secured by real estate assets in high-growth Southeast U.S. markets. Approximately 70–75% of capital is deployed to Arabella Real Estate Fund, LLC — an affiliate with an 8-year operating track record, zero defaults, and $25M currently outstanding from six lenders — with the remaining 25–30% lent to vetted third-party borrowers for diversification and market-rate pricing validation. The Manager earns no management fees; compensation comes entirely from the spread between borrower rates (12–18%) and investor returns (8–13%), creating direct alignment between manager profitability and investor payment performance.

KEY TERMS

Offering Size	Up to $15,000,000
Unit Classes	Class B (2-year hold) and Class C (1-year hold)
Minimum Investment	$100,000 per unit
Distributions	Monthly, interest-only, paid in arrears
Management Fees	None — Manager compensated from interest rate spread only
Loan Types	Bridge (senior/first lien, 12%) and Mezzanine (subordinated/UCC, 15–18%)
Target Portfolio Mix	~50% Bridge / ~50% Mezzanine; ~75% affiliate / ~25% third-party
Max Loan LTV	70% for third-party loans; collateral-secured for all loans
Regulation	506(c) — Accredited investors only, third-party verification required
Manager Co-Investment	Minimum 5% of total subscriptions

TARGET RETURNS BY CLASS AND INVESTMENT SIZE

Class B units have a 2-year minimum hold with fixed returns. Class C units have a 1-year initial hold with two 6-month extension options; returns step up +1% every 6 months, equalizing with Class B at month 24. Blended returns assume a 50/50 Bridge/Mezzanine portfolio allocation.

Investment Tier	Class B Bridge	Class B Mezz	Class B Blended	Class C Bridge	Class C Mezz	Class C Blended
$100K – $499K	10.00%	12.00%	**11.00%**	8.00%	10.00%	**9.00%**
$500K – $749K	10.50%	12.50%	**11.50%**	8.50%	10.50%	**9.50%**
$750K – $999K	10.75%	12.75%	**11.75%**	8.75%	10.75%	**9.75%**
$1M+	11.00%	13.00%	**12.00%**	9.00%	11.00%	**10.00%**

INVESTOR PROTECTIONS & GOVERNANCE

Independent Loan Committee: All affiliate loans require approval by a committee with two independent members, ensuring terms are equal to or better than comparable third-party loans. **Quarterly Comparative Reporting:** The fund publishes side-by-side performance data on affiliate vs. third-party loans (rates, LTV, payment performance, defaults). **Manager Co-Investment:** The Manager commits a minimum 5% co-investment alongside investors. **Advisory Committee:** Members investing $1M+ may appoint a representative to the Advisory Committee.

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