

STERLING SILVER

10 W MAIN STREET,
18 W MAIN STREET,
20 W MAIN STREET,
26 S MAYSVILLE ST,

MT STERLING, KY 40353



INVESTOR MEMO

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JAMIE LECLAIRE, MBA



In just a brief 5-year career, Jamie LeClaire, a notable real estate investor, has accumulated properties across multiple states, boasting 11 properties and 46 doors. Her real estate portfolio, valued at over \$4 million, reflects her strategic management and operational prowess in the industry. As the owner, manager, and operator of these assets, Jamie continues to make impactful strides in the dynamic world of real estate.

In addition to her impressive real estate holdings, Jamie is the CEO of LeClaire Enterprises, specializing in marketing and acquisition. She has expanded her entrepreneurial ventures to include Lipstick Properties, a property management company, and Over The Moon Development, her own construction team. Further diversifying her portfolio, Jamie has ventured into the investment fund arena with Stella Jane Investments, LLC. Her multifaceted approach showcases her commitment to excellence and innovation in the real estate sector.

VENTURES OF JAMIE LECLAIRE



PROPERTY DESCRIPTION

A PARCEL OF LAND LOCATED IN THE STATE OF KY,
COUNTY OF MONTGOMERY, WITH A SITUS ADDRESS OF
10 W MAIN ST, MOUNT STERLING, KY
40353-1314 C001 CURRENTLY OWNED BY KING
DEVELOPMENT CO LLC HAVING A TAX ASSESSOR
NUMBER OF 23M-60-13-005.00 AND BEING THE
SAME PROPERTY MORE FULLY DESCRIBED AS N-TRACT:
BLOCK: LOT: AND DESCRIBED IN DOCUMENT NUMBER
NULL DATED 01/03/2017 AND
RECORDED 01/03/2017.

Living Area: 3,920 SqFt

Stories: 2

Land Use: Commercial (General)

10 W MAIN STREET



PROPERTY DESCRIPTION

A PARCEL OF LAND LOCATED IN THE STATE OF KY,
COUNTY OF MONTGOMERY, WITH A SITUS ADDRESS OF
18 W MAIN ST, MOUNT STERLING, KY
40353-1314 C001 CURRENTLY OWNED BY KING
DEVELOPMENT CO LLC HAVING A TAX ASSESSOR
NUMBER OF 23M-60-13-004.00 AND BEING THE
SAME PROPERTY MORE FULLY DESCRIBED AS N-TRACT:
BLOCK: LOT: AND DESCRIBED IN DOCUMENT NUMBER
292164 DATED 08/12/2010 AND
RECORDED 08/12/2010.

Lot Area: 2,179 SqFt
Stories: 2
Land Use: Commercial (General)

18 W MAIN STREET



PROPERTY DESCRIPTION

A PARCEL OF LAND LOCATED IN THE STATE OF KY,
COUNTY OF MONTGOMERY, WITH A SITUS ADDRESS OF
20 W MAIN ST, MOUNT STERLING, KY

40353-1314 C001 CURRENTLY OWNED BY KING
DEVELOPMENT CO LLC HAVING A TAX ASSESSOR
NUMBER OF 23M-60-13-003.00 AND BEING THE
SAME PROPERTY MORE FULLY DESCRIBED AS N-TRACT:
BLOCK: LOT: AND DESCRIBED IN DOCUMENT NUMBER
NULL DATED 09/11/2014 AND
RECORDED 09/11/2014.

Lot Area: 1,760 SqFt
Living Area: 3,040 sqFt
Stories: 2
Land Use: Commercial (General)

20 W MAIN STREET



PROPERTY DESCRIPTION

A PARCEL OF LAND LOCATED IN THE STATE OF KY,
COUNTY OF MONTGOMERY, WITH A SITUS ADDRESS OF
26 S MAYSVILLE ST, MOUNT STERLING, KY
40353-1355 C001 CURRENTLY OWNED BY KING
DEVELOPMENT CO LLC HAVING A TAX ASSESSOR
NUMBER OF 23M-60-13-008.00 AND BEING THE
SAME PROPERTY MORE FULLY DESCRIBED AS N-TRACT:
BLOCK: LOT: AND DESCRIBED IN DOCUMENT NUMBER
NULL DATED 11/14/2013 AND
RECORDED 11/14/2013.

Lot Area: 2,040SqFt
Living Area: 4,732 SqFt
Stories: 2
Land Use: Commercial (General)

26 S MAYSVILLE ST.



PROPERTY DETAILS



Sterling Silver

# of Residential Units	4
# of Commercial Units	4
Total # of Properties	4
Total Units	8
Occupancy Rate	100%
Gross Projected Rent	\$77,700

EXECUTIVE SUMMARY

Purchase Price	\$ 630,000
Price Per Unit	\$ 90,000
IRR	19 - 22%
AAR	20 - 23%
Equity Multiplier	2.0 - 2.2 x
Preferred Rate	7%
LP/GP Split	70/30
Hold Term	5 Years
Capital Raise	\$307,000



BUSINESS PLANS

PORTFOLIO FINANCIALS

Cash Flow Projection:	Seller's Actual's T-12	Takeover / Year 0 Current RR
Average Rent	\$809	\$809
Average Annual Rent Increase		-
Gross Potential Rent	\$77,700	\$77,700
Total Deductions	-\$583	-\$583
Total Income	\$77,117	\$77,117
Expenses:		
Contract Services	\$0	\$0
Insurance, Payroll, R&M	\$33,009	\$17,464
Taxes	\$2,355	\$4,367
Utilities	\$2,847	\$7,959
Professional Fees	\$4,029	\$0
Prof. Fees - Accounting & Tax Return Prep		\$0
Prof. Fees - Eviction (Legal)	\$980	\$0
Prof. Fees - Other	\$3,049	\$0
Total Expenses	\$42,240	\$29,790
Expense Ratio	55%	39%
Net Income	\$34,877	\$47,328
Less: Replacement Reserves	\$0	-\$2,000
Net Operating Income (NOI)	\$34,877	\$45,328

I. FINANCING STRATEGY:

- Allot \$40,000 for rehab and upgrades of interiors and exteriors; convert the 2F of 18 W and 20 W into a short-term rental units.
- Secure a loan with 65% Loan-to-Value (LTV).
- Negotiate an initial interest rate of 8.0%.

II. REFINANCING STRATEGY:

- Apply for Refinancing in Year 4 with a projected value of \$951,108

III. PROFIT DISTRIBUTION:

- Implement a 7% Preferred Return (PREF) annually. Any excess above the PREF will be distributed to investors based on the 70/30 LP/GP split.
- Distribute the Limited Partner's (LP) profits quarterly.

PRO-FORMA

Cash Flow Projection:	Seller's Actual's	Takeover / Year 0	REFI					SALE				
	T-12	Current RR	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Average Rent	\$809	\$809	\$850	\$892	\$937	\$984	\$1,033	\$1,085	\$1,139	\$1,196	\$1,256	\$1,318
Average Annual Rent Increase		-	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Gross Potential Rent	\$77,700	\$77,700	\$84,000	\$88,200	\$92,610	\$97,241	\$102,103	\$107,208	\$112,568	\$118,196	\$124,106	\$130,312
Total Deductions	-\$583	-\$583	-\$791	-\$902	-\$983	-\$1,032	-\$1,083	-\$1,138	-\$1,195	-\$1,254	-\$1,317	-\$1,383
Total Income	\$77,117	\$77,117	\$104,644	\$119,345	\$130,046	\$136,549	\$143,376	\$150,545	\$158,072	\$165,976	\$174,275	\$182,988
Expenses:												
Contract Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance, Payroll, R&M	\$33,009	\$17,464	\$23,648	\$24,791	\$25,697	\$26,356	\$27,038	\$27,745	\$28,477	\$29,236	\$30,023	\$30,839
Taxes	\$2,355	\$4,367	\$4,432	\$4,499	\$4,566	\$4,635	\$4,704	\$4,775	\$4,846	\$4,919	\$4,993	\$5,068
Utilities	\$2,847	\$7,959	\$8,078	\$8,200	\$8,323	\$8,447	\$8,574	\$8,703	\$8,833	\$8,966	\$9,100	\$9,237
Professional Fees	\$4,029	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Prof. Fees - Accounting & Tax Return Prep		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Prof. Fees - Eviction (Legal)	\$980	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Prof. Fees - Other	\$3,049	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$42,240	\$29,790	\$36,159	\$37,489	\$38,586	\$39,438	\$40,316	\$41,222	\$42,157	\$43,121	\$44,116	\$45,144
Expense Ratio	55%	39%	35%	31%	30%	29%	28%	27%	27%	26%	25%	25%
Net Income	\$34,877	\$47,328	\$68,485	\$81,856	\$91,460	\$97,111	\$103,060	\$109,323	\$115,916	\$122,855	\$130,158	\$137,844
Less: Replacement Reserves	\$0	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000	-\$2,000
Net Operating Income (NOI)	\$34,877	\$45,328	\$66,485	\$79,856	\$89,460	\$95,111	\$101,060	\$107,323	\$113,916	\$120,855	\$128,158	\$135,844

PROJECTED INVESTMENT RETURNS

Class A Member Investment Returns						
Investment Amount	Year 1	Year 2	Year 3	<i>REFI</i> Year 4	<i>SALE</i> Year 5	Total
\$50,000.00	\$3,495	\$4,643	\$5,738	\$53,808	\$39,310	\$106,995
\$100,000.00	\$6,990	\$9,287	\$11,477	\$107,616	\$78,621	\$213,989
\$150,000.00	\$10,485	\$13,930	\$17,215	\$161,423	\$117,931	\$320,984
\$300,000.00	\$20,970	\$27,860	\$34,430	\$322,847	\$235,862	\$641,968
\$500,000.00	\$34,949	\$46,433	\$57,383	\$538,078	\$393,104	\$1,069,947
\$257,000.00	\$17,964	\$23,867	\$29,495	\$276,572	\$202,056	\$549,953
\$307,000.00	\$21,459	\$28,510	\$35,233	\$330,380	\$241,366	\$656,948

INVESTMENT STRUCTURE

Cash flow from operations will be paid Quarterly at 7% rate. Profits exceeding the Preferred Rate will be distruted based on the 70/30 LP/GP Split.

THE ADVANTAGES OF REAL ESTATE INVESTMENT

Steady Cash Flow: Real estate has the potential to generate a steady stream of passive income through rental payments. Owning income-generating properties allows investors to benefit from regular cash flow, providing financial stability and the opportunity to reinvest.

Appreciation in Value: Real estate properties have historically shown the potential for appreciation in value over time. While market conditions can vary, many real estate investments have demonstrated the ability to increase in value, allowing investors to build wealth through capital appreciation.

Diversification of Portfolio: Real estate offers a valuable way to diversify an investment portfolio. Including real estate assets alongside stocks, bonds, and other investments can help reduce overall risk and enhance the potential for long-term returns, especially during economic fluctuations.

Tax Advantages: Real estate investors can benefit from various tax advantages. Deductions on mortgage interest, property taxes, and other related expenses can result in significant tax savings. Additionally, capital gains from the sale of a primary residence may be eligible for tax exclusions.

Hedge Against Inflation: Real estate is often considered a hedge against inflation. As the cost of living rises, so do property values and rental income. Real assets, such as real estate, tend to maintain value over time, providing a level of protection against the eroding effects of inflation.



TOP REASONS TO INVEST WITH LECLAIRE FUND



Proven Track Record:

Jamie LeClaire brings a wealth of experience and a proven track record in successfully managing and optimizing real estate investments. Past performance and successful projects demonstrate the expertise and reliability of the LeClaire Fund.



Strategic Investment Approach:

LeClaire Fund employs a strategic and well-researched investment approach. The team carefully selects properties based on thorough market analysis, ensuring investments align with both short-term gains and long-term appreciation.



Transparent Communication:

Investors with the LeClaire Fund benefit from transparent communication. Regular updates, detailed reports, and open channels of communication ensure that investors are well-informed about the progress and performance of their investments.



Commitment to Value Enhancement:

LeClaire Fund is dedicated to enhancing the value of its investments. Through strategic renovations, property improvements, and meticulous management, the fund actively works towards maximizing returns and creating value for its investors.



Personalized Investment Strategies:

LeClaire Fund recognizes that each investor has unique goals and risk tolerance. Jamie LeClaire and the team work closely with investors to tailor investment strategies, ensuring alignment with individual financial objectives and preferences.



LECLAIRE FUND, LLC

UNLOCKING OPPORTUNITIES, PAVING THE WAY TO FINANCIAL GROWTH!



READY TO INVEST?

LECLAIRE FUND is proud to partner with **Avestor Inc** as our funding portal of choice.

INVESTOR REGISTRATION

1. CREATE AN ACCOUNT

- A. Go to <http://investor.avestorinc.com/leclairefund>
- B. Click “Sign up”

2. CREATE YOUR INVESTOR PROFILE

- A. Click "Investor Profile"
- B. Complete the fields for name, email address, phone number, and mailing address.
- C. Verify your identity by following the steps below the contact information sections

3. REVIEW DEALS

- A. Click “Opportunities”, where you can view active deals available.
- B. Click View Details to read more about the opportunity.
- C. Place a Soft Commit to reserve your spot. The Fund Manager will reach out to you for next steps.

READY TO START INVESTING?

LECLAIRE FUND is proud to partner with **Avestor Inc** as our funding portal of choice.

4. SET UP YOUR ACCOUNT

- A. Set up your Investor Profile
- B. Set up your Investing Accounts
- C. Set up your Fund Enrollment
- D. Accreditation Letter

5. BANK ACCOUNT SET UP

- A. Your Fund Manager will review and approve your account for funding.
- B. Set up your Bank Account.

6. FUND YOUR ACCOUNT

- A. Transfer money
- B. Choose your preferred method of funding your account.



INTERESTED IN INVESTING? BOOK A CALL TODAY!

JAMIE LECLAIRE, MBA



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