



How Working-Class Professionals Can Invest in PEARL Business Financing Institute's Local Housing Partnerships With as Little as \$500

1. A Truly Accessible Entry Point

PEARL Business Financing Institute's Local Housing Partnerships (PBFI LHP) are structured to allow everyday working professionals to participate in real estate development without needing large capital.

- Total Investment: \$3,000
- Down Payment: \$500
- Monthly Payments: \$166.67 for 12 months (0% interest)
- Equity Ownership: 4.9% in a specific Local Housing Partnership project

This model makes high-impact real estate investing achievable for individuals who may not otherwise qualify for traditional development opportunities.

2. 100% Passive Investment Model

Your participation is fully passive. PBFI LHP oversees:

- Land acquisition & site analysis
- Builder vetting & contract negotiation
- Construction financing & private lending
- Site prep, engineering & installation
- Final inspection, certification & sale

You never manage construction, lenders, or operations. You simply own equity and receive profit.

3. Powerful Return Potential

Built on conservative, real-world profit expectations:

- Each modular home: \$50,000+ projected profit
- Partnerships target 8 homes per year

A 4.9% equity stake funded through the \$3,000 plan has potential modeled returns approaching **\$19,860** over a project lifecycle under conservative scenarios.

4. Built for Working-Class Professionals

Perfect for individuals seeking:

- Meaningful returns without large risk
- Passive participation, not management
- Clear, measurable outcomes
- Investments that create community impact

Your investment helps build real homes while addressing America's 4.7M+ housing shortage.

5. Your Commitment

To get started:

1. Choose your equity tier (starting at 4.9%)
2. Complete investor onboarding
3. Submit underwriting documentation
4. Receive proportional profit distributions once homes are sold

No construction deadlines. No management responsibilities.

6. Passive, Purpose-Driven Wealth Building

Becoming a PBFi LHP investor means:

- Start with as little as \$500 down
- Fully passive, equity-based investing
- Predictable, repeatable development model
- Helping solve America's affordable housing shortage
- Sharing in profits from professional modular developments