

PINES ON VINEVILLE



DMMD

MULTIFAMILY INVESTMENT OFFERING

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This Property Summary includes “forward looking statements” within the meaning of the “safe harbor” provisions of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by the use of words such as “forecast”, “intend”, “seek”, “target”, “anticipate”, “believe”, “expect”, “estimate”, “plan”, “outlook” and “project” and other similar expressions that predict or indicate future events or trends or that are not statements of historical matters. Such forward-looking statements include estimated financial information.

Such statements with respect to revenues, earnings, performance, strategies, prospects and other aspects of the business of the Company and are based on current expectations that are subject to known and unknown risks and uncertainties, which could cause actual results or outcomes to differ materially from expectations expressed or implied by such forward looking statements. These factors include, but are not limited to: (1) The inability of the Company to secure sufficient financing on favorable terms to acquire and operate the targeted properties; (ii) the possibility that the Company may be adversely affected by other economic, business and or competitive factors; (iii) an unexpected and unforeseeable event or events that adversely affect projections due the economic climate, weather events or events that uniquely affect acquired properties, including but not limited to litigation, latent building issues, or infrastructure issues; and (iv) other risks and uncertainties indicated from time to time in the final private placement memorandum prepared by the Company, including those under “Risk Factors” therein, and other certain other documents attached to and incorporated in a private placement memorandum for the Company. You are cautioned not to place undue reliance upon any forward-looking statements, which speak only as of the date made.

The Company undertakes no commitment to update or revise the forward-looking statements whether as a result of new information, future events or otherwise. Anyone using the Property Summary does so at their own risk and no responsibility is accepted for any losses which may result from such use directly or indirectly. Recipients should carry out

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The financial and operating projections contained in this Property Summary represent certain estimates as of the date hereof. The Company’s accountant has not examined, reviewed or compiled the projections and accordingly expresses no opinion or assurance that the projections contained herein will accurately reflect the Company’s results of operation or financial condition. The projections are presented in non-GAAP format. Assumptions and estimates underlying prospective financial information are inherently uncertain and are subject to a wide variety of significant business, economic and competitive risks and uncertainties that could cause the actual results to differ materially from those contained in prospective financial information. Accordingly, there can be no assurance the prospective results are indicative of the future performance of the Company or that actual results will not be materially different from the projections as presented. Inclusion of the prospective financial information in this Property Summary should not be regarded as a representation by any person that the projections contained herein are indicative of future results or will be achieved. These variation variations could materially affect the ability to make payments with respect to any of its outstanding and or future debt and service obligations.”

Industry and Market Data

Unless otherwise noted, the forecasted industry and market data contained in the assumptions for the projections are based upon the Company management’s estimates and industry and market publications and surveys. The information from industry and market publications has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of the included information. The Company has not independently verified any of the data from third-party sources, nor has it ascertained the underlying economic assumptions relied upon therein. While such information is believed to be reliable for purposes used herein, none of the Company, their respective affiliates, not their respective directors, officers, employees, member, partners, shareholder or agents many any representation or warranty with respect to such information.



TABLE OF CONTENTS

1. Investment Overview

- Executive Summary
- Investment Strategy
- Business Plan
- Market Analysis

2. The Financials

3. Frequently Asked Questions

4. Meet the Team



INVESTMENT OVERVIEW



EXECUTIVE SUMMARY



THE PINES ON VINEVILLE

2020 Vineville Ave, Macon, GA 31204

- We are excited to present an OFF-MARKET multifamily real estate asset in Macon, Georgia.
- Pines on Vineville is a 40-unit gated apartment community in Downtown Macon, close to major highways and 1-hour from Atlanta down I-75.
- We are seeking a total investment of \$1.75M with minimum of \$50,000 per Equity Partner
- We believe Pines on Vineville makes for an excellent C-class opportunity in an B-class area due to high demand and its proximity to major highways, employment centers, hospitals and a bustling downtown district.

\$3,025,000 Purchase Price

\$75,625 per door

- Average rents are \$150+ below market rents – MAJOR UPSIDE
- Occupancy is 90%, an indication of rents under market
- Implement property preservation fee strategy to increase revenue
- Seller underwent major renovations in 2015 which include roof, HVAC systems, interior facelifts and exterior façade work.
- \$400k capital expenditures budget
 - Privacy gate and property fence
 - Curb appeal/landscaping
 - Exterior paint scheme
 - Unit renovations on turns



STRATEGY

VALUE ADD INVESTMENT STRATEGY

BUSINESS PLAN

HOLD TIME – 5 YEARS

- Bridge loan for 2 years, then refinance into permanent debt
- Refinance is projected to return 60+% of invested capital



UNIT MIX

- 16 – 1 Bedrooms/ 1 Bathroom units small (From \$635 to \$775)
- 16 – 1 Bedrooms/ 1 Bathroom units large (From \$620 to \$775)
- 4 – 2 Bedrooms/ 1 Bathroom units small (From \$725 to \$900)
- 4 – 2 Bedrooms/ 1 Bathroom units large (From \$750 to \$900)

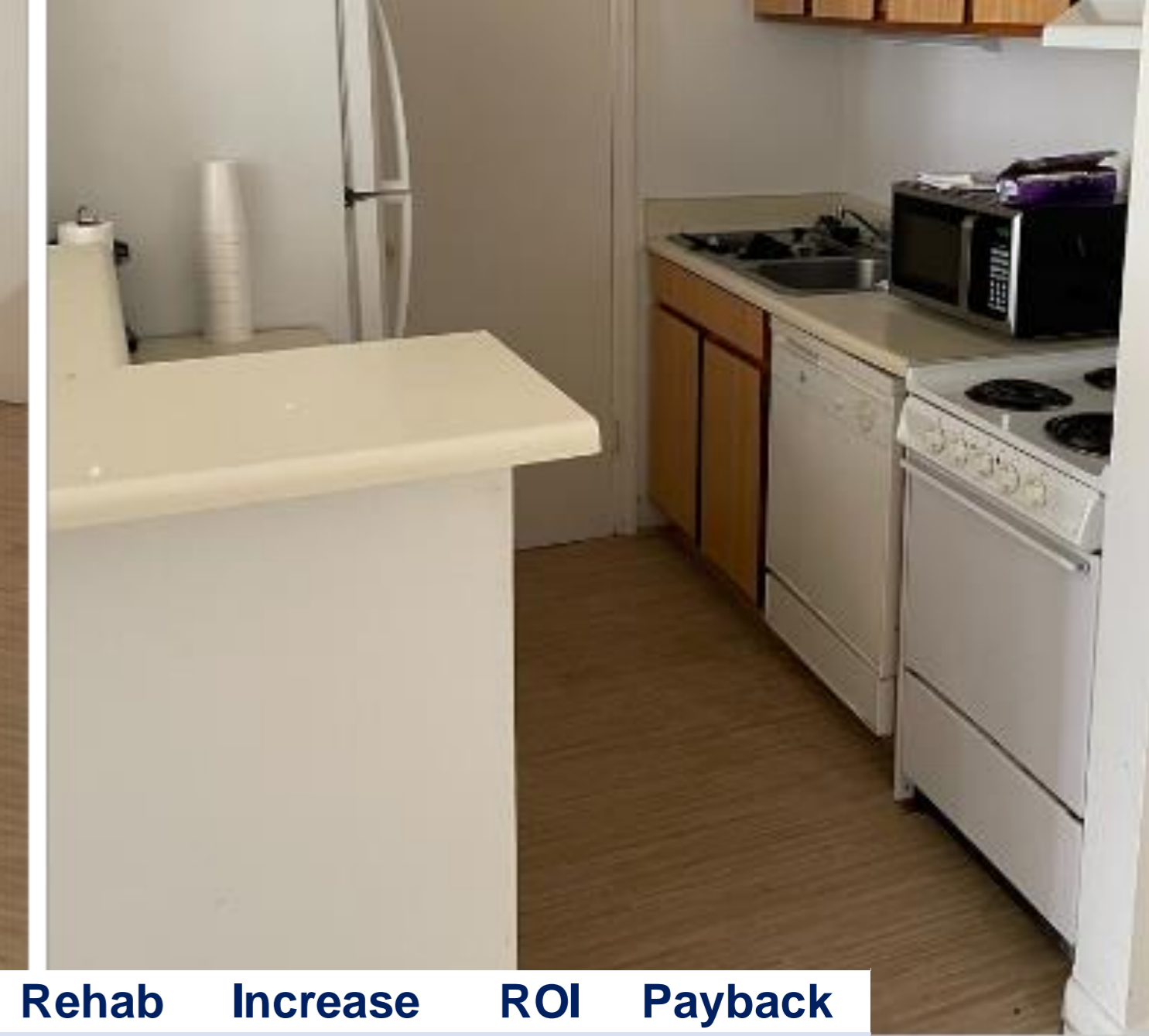


RENOVATION PLAN

Value Add		
Unit Interior Upgrades	(40 units @ \$5,500 each)	\$220,000
Privacy Gate		\$35,000
Common Area Benches		\$5,000
Update Laundry Facility		\$30,000
Update Signage		\$11,000
10% Contingency		\$30,100
Total Value Add		\$331,100

Deferred Maintenance	
Parking Lot Repairs/Restriping	\$16,000
Exterior Painting	\$25,000
Tree Trimming/Landscaping	\$12,000
Fence Repairs	\$7,000
Misc Safety - Extinguishers	\$3,000
10% Contingency	\$6,300
Total Deferred Maintenance	\$69,300

Total Capex Budget	\$400,400
Total Per Unit	\$10,010



Unit Mix	Quantity	Rehab	Increase	ROI	Payback
A1: 1Bed/1Ba	16	\$5,500	\$140	31%	3.27 Years
A2: 1Bed/1Ba	16	\$5,500	\$155	34%	2.96 Years
B1: 2Bed/1Ba	4	\$5,500	\$175	38%	2.62 Years
B2: 2Bed/1Ba	4	\$5,500	\$150	33%	3.06 Years



MACON

The Macon market is in high demand, as home values have gone up 24.9% over the past year outpacing the national average.

The central location and a business-friendly environment have attracted an assortment of manufacturers and distributors, including automotive and aerospace firms. Atlanta's Hartsfield International Airport is relatively close, and the convenience of Atlanta offers great advantages.

Macon's economy is heavily influenced by insurance, defense, and agriculture. The Gross Metro Product is over \$12.6B. Conveniently located at the intersections of Interstates 16, 75, and 475, Macon has easy access to other large cities in the Southeast.

The area is served by the Middle Georgia Regional Airport and the Macon Downtown Airport. Located 10 miles south of the city, the Robbins Air Force Base has an economic impact of over \$3.38B annually and employs 23,967 civilians, contractors, and military members.



MACON

MARKET HIGHLIGHTS

- One of 2022 best places for Young Professionals (Niche.com)
- PC Magazine listed Macon as one of the best work from home cities of 2021
- NerdWallet ranked Macon as not only the sunniest city in the state but also one of the sunniest in the country.
- Macon's culture is at an all-time high, from galleries and museums to historical buildings and events.
- The travel website Expedia named Macon one of the top 15 cities for American Culture

FEATURE 01

The Macon market is in high demand, as home values have gone up 24.9% over the past year outpacing the national average.

Fans of classic rock won't want to miss The Big House Museum! Here, you'll see rooms where music history was made by Macon's very own Allman Brothers Band.

FEATURE 02

A recent study by RentCafe found that high-earning millennials submitted 39 percent of all rental apartment applications in 2021, their largest share in five years. The study found that they favored smaller cities, which are often targets for first-time buyers. The greatest year-over-year growth in rental applications was 83 percent, in Macon, Georgia.

Millennial Renter Surge

Millennials earning \$50,000 a year or more are flooding the rental market, especially in smaller cities.

CHANGE IN SHARE OF APPLICATIONS	CITY	SIZE OF CITY*
83%	Macon, Ga.	SMALL
78	Mesa, Ariz.	MIDSIZE
75	Spokane, Wash.	SMALL
72	Kentwood, Mich.	SMALL
71	Knoxville, Tenn.	SMALL
61	Columbus, Ga.	SMALL
61	Arlington, Texas	MIDSIZE
59	Peoria, Ariz.	SMALL
59	Bradenton, Fla.	SMALL
54	Smyrna, Ga.	SMALL
54	Lexington, Ky.	MIDSIZE
54	Daytona Beach, Fla.	SMALL
53	Marietta, Ga.	SMALL
53	Murfreesboro, Tenn.	SMALL
51	Indianapolis	LARGE

*SMALL: Population of 300,000 or fewer; MIDSIZE: 300,001 to 600,000; LARGE: More than 600,000 • Source: RentCafe • By The New York Times





THE FINANCIALS

THE FINANCIALS

Pines on Vineville	
Purchase Price	\$ 3,025,000
Units	40
Price Per Door	\$ 75,625
Bridge Mortgage	\$ 2,117,500
Interest Rate/Term	7.0% / 30 Years Amortization
Projected Hold Period	5 Years
Preferred Return	8%
Limited Partner Equity	70%
General Partner Equity	30%
Cash on Cash Projection	8%+
Internal Rate of Return IRR	21.39%
Investment Equity Multiple	1.98x
Potential Value at \$130k/door	\$ 5,200,000



THE PROJECTIONS

Pines on Vineville

FINANCIAL ASSUMPTIONS		Year 1	Year 2	Year 3	Year 4	Year 5
Annual Rent Escalator		7.00%	12.00%	10.00%	7.00%	3.00%
Annual Expense Escalator		2.00%	2.00%	2.00%	2.00%	2.00%
		REFINANCE!			SALE!	
INCOME		1	2	3	4	5
Average Monthly Rent		\$695	\$778	\$856	\$916	\$944
Gross Potential Income		\$333,583	\$373,613	\$410,975	\$439,743	\$452,935
- Vacancy		(\$16,679) 5.00%	(\$18,681) 5.00%	(\$20,549) 5.00%	(\$21,987) 5.00%	(\$22,647) 5.00%
Effective Gross Income		\$316,904	\$354,933	\$390,426	\$417,756	\$430,288
Other Income		\$36,000	\$40,320	\$44,352	\$47,457	\$48,880
Total Net Income		\$352,904	\$395,253	\$434,778	\$465,212	\$479,169
Total Income Per Unit		\$8,823	\$9,881	\$10,869	\$11,630	\$11,979
EXPENSES						
Real Estate Taxes		\$68,970 19.54%	\$70,349 17.80%	\$71,756 16.50%	\$73,192 15.73%	\$74,655 15.58%
Insurance		\$14,000 3.97%	\$14,280 3.61%	\$14,566 3.35%	\$14,857 3.19%	\$15,154 3.16%
General/Admin		\$6,000 1.70%	\$6,120 1.55%	\$6,242 1.44%	\$6,367 1.37%	\$6,495 1.36%
Legal		\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Contract Services		\$4,500 1.28%	\$4,590 1.16%	\$4,682 1.08%	\$4,775 1.03%	\$4,871 1.02%
Gas & Electric		\$9,291 2.63%	\$9,477 2.40%	\$9,666 2.22%	\$9,860 2.12%	\$10,057 2.10%
Water and Sewer		\$6,117 1.73%	\$6,239 1.58%	\$6,364 1.46%	\$6,491 1.40%	\$6,621 1.38%
Trash Removal		\$6,100 1.73%	\$6,222 1.57%	\$6,346 1.46%	\$6,473 1.39%	\$6,603 1.38%
Repairs and Maintenance		\$14,000 3.97%	\$14,280 3.61%	\$14,566 3.35%	\$14,857 3.19%	\$15,154 3.16%
Management Fee		\$21,174 6.00%	\$23,715 6.00%	\$26,087 6.00%	\$27,913 6.00%	\$28,750 6.00%
Payroll		\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Deposit to Replacement Reserve		\$10,000 2.83%	\$10,000 2.53%	\$10,000 2.30%	\$10,000 2.15%	\$10,000 2.09%
Total Expenses		\$160,152 45.38%	\$165,273 41.81%	\$170,275 39.16%	\$174,785 37.57%	\$178,360 37.22%
Total Expenses Per Unit		\$4,004	\$4,132	\$4,257	\$4,370	\$4,459
Net Operating Income (NOI)		\$192,752	\$229,980	\$264,502	\$290,427	\$300,809

THE EXIT STRATEGY

Pine on Vineville

Exit Strategy	Year
Cash Out Re-Finance End of Year	2
Sale / Disposition at End of Year	5

After Final Disposition	
Total Profits from Appreciation Paid to Members	\$1,005,645
Total Cash to Members	\$2,424,422
Internal Rate of Return (IRR)	21.39%
Average Annual Return	21.39%
Average Cash on Cash Return	10.23%



THE EXIT STRATEGY

Pines on Vineville

Refinance End of Year		→ 2
Net Operating Income		\$239,980
Cap Rate at Re-Finance		5.75%
Appraised Value		\$4,173,562
Price Per Door		\$104,339
Re-Finance LTV		75%
Interest Rate		6.0%
Interest Only Term		3 Years
Term / Amortization (Years)		30
Re-Finance Loan Amount		\$3,130,171
- Re-Finance Costs	3.5%	(\$146,075)
- Prepayment Penalty		\$0
- Repay Outstanding Loan Balance		(\$2,117,500)
= Gross Proceeds from Re-Finance		\$866,597
Return of Member Capital		\$866,597
% of Initial Investment Returned		61%
Total Cash to Members at Refinance		\$866,597
(Initial Capital + Appreciation)		
Ending Capital Account Balance		\$552,180

Disposition End of Year		→ 5
Net Operating Income		\$310,809
Cap Rate		6.00%
Insurance/Tax/Lender Escrows		\$48,485
Operating Reserves remaining		\$19,864
Sales Price		\$5,180,142
Price Per Door		\$129,504
Sales Cost	5.0%	(\$259,007)
Outstanding Loan Balance		(\$3,130,171)
Total Equity		\$1,988,816
Return of Member Capital		\$552,180
Net Proceeds/Profit from Sale		\$1,436,636
Principal Reduction		\$0
Appreciation		\$1,436,636
Capital Transaction Fee to Mgr	0.0%	\$0
Net Proceeds/Profit Paid to Members	70%	\$1,005,645
Net Proceeds/Profit Paid to Manager	30%	\$430,991
Total Cash to Members at Sale		\$1,557,825
(Initial Capital + Appreciation)		

THE RETURNS

Pines on Vineville

Member Returns Based On Capital Invested		\$100,000						
		REFINANCE!			SALE!			
Projected Returns	Year 1	Year 2	Year 3	Year 4	Year 5	Return \$	Return %	
Beginning Member Capital Account Balance	\$100,000	\$100,000	\$38,919	\$38,919	\$38,919			
% of Overall Membership Ownership for \$ Invested	7.0%	7.0%	7.0%	7.0%	7.0%			
Member Cashflow	\$4,011	\$7,996	\$4,600	\$5,079	\$5,564	\$27,250		
Cash on Cash Return	4.01%	8.00%	11.82%	13.05%	14.30%			
Net Proceeds/Profits from Refinance or Sale		\$0			\$70,881	\$70,881		
Return of Member Capital		\$61,081			\$38,919			
Ending Member Capital Account Balance	\$100,000	\$38,919	\$38,919	\$38,919	\$0			
Total Return in Investment	\$4,011	\$7,996	\$4,600	\$5,079	\$76,445	\$98,131	98.13%	
IRR							21.39%	
Average Annual Return							21.39%	
Investor Equity Multiple							1.98x	
Average Cash on Cash Return							10.23%	

Note: First distribution scheduled for month 7 of ownership to allow the Business Plan to develop

RETURNS BREAKDOWN

Pines on Vineville

Initial Investment \$100,000

Cash Flow	Cash on Cash	Annually	Monthly	Refinance	Balance
Year 1	4.00%	\$4,011	\$334.25		\$100,000
Year 2	8.00%	\$8,000	\$666.67	\$61,000	\$100,000
Year 3	11.82%	\$4,600	\$383.33		\$39,000
Year 4	13.05%	\$5,079	\$423.25		\$39,000
Year 5	14.30%	\$5,564	\$463.67		\$39,000
Totals		\$27,254			

Sales	Proceeds
Year 5	\$70,881

Total Returns	\$98,131	19.6%
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Note: First distribution scheduled for month 7 of ownership to allow the Business Plan to develop

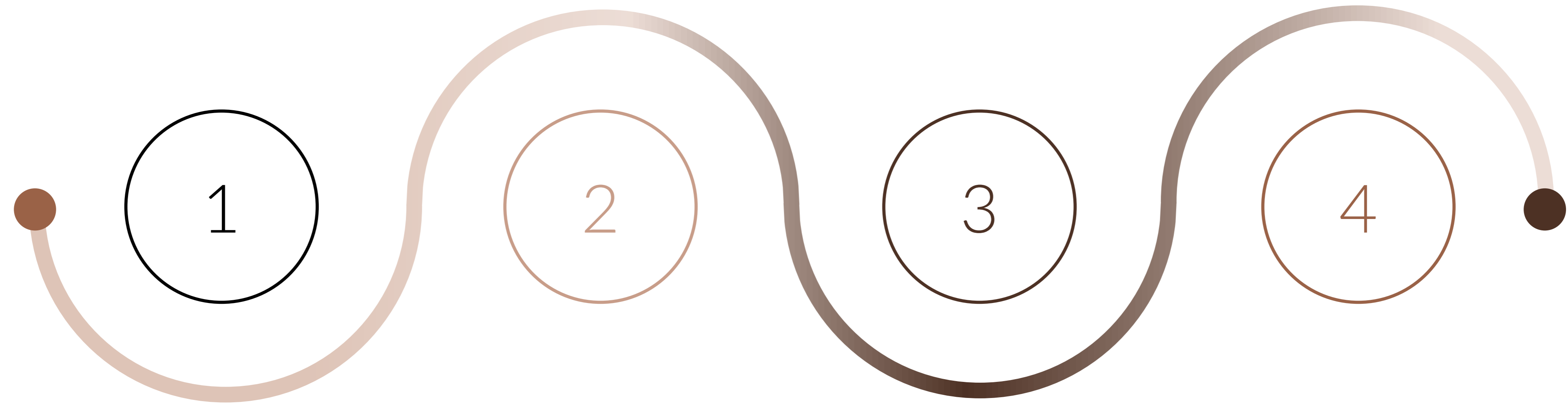
KEY FINANCIAL METRICS

Pines on Vineville

\$50,000 Initial investment	5 Years Hold time	8% Preferred cash on cash return	70/30 Equity split (LP/GP)	21.39% IRR (includes proceeds from sale)
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INVESTMENT PROCESS

Pines on Vineville



RESERVE

Reserve your spot on our Syndication Pro online platform

PPM

Review PPM and sign the Subscription Agreement

FUND

Wire funds by August 12th, 2022

RETURNS

Enjoy quarterly returns beginning of Q1 2023



FREQUENTLY ASKED QUESTIONS

WHAT ARE THE RISKS?



Illiquid

Your investment should be considered an illiquid investment and locked into the deal for the life of the project. That said, the general partners will review your situation and see if there is something that can be done to help should you encounter a hardship and need your funds.



Increase in Vacancy Rates

To mitigate the risk of increase in vacancy rates or dips in occupancy, we only invest in markets showing strong trends in population, job and economic growth.



Economic Recession

We do not want to sell on a down market. Our objective would be to continue cash flowing and maintain the property until the market becomes favorable. Class B and Class C assets have shown to be resilient during economic downturns. Vacancy rates have dropped from 7% in 2010 to under 3% in 2022 for Class C assets.



WHAT ARE THE BENEFITS



✓ Cash Flow

Receive quarterly distributions.

✓ Tax Benefit - Depreciation

With depreciation, all of the cash flow earned from the investment will be offset with phantom losses. This defers most or all of the taxes owed from this income.

✓ IRA/401k Friendly

Have control on your retirement accounts!

✓ Static Investment

Your investment capital is returned completely intact upon sale or refinance. There are no fees charged to you.



MEET THE TEAM

DUAMEL VELLON, PE

Duamel is the Managing Principal of Ten15 Capital, which is a real estate investment fund that acquires and manages commercial multi-family properties. He leads the team with a focus on acquisitions, skillfully underwriting, touring and negotiating properties.

As a full-time multifamily investor, he enjoys the art of the negotiation and finding value where it is easily overlooked.

The team's portfolio of multifamily properties are located in Florida and Georgia. All assets have all been acquired off-market and direct to seller. These assets are performing well above our conservative Pro-Forma.

Mission based investing, Duamel is passionate about creating investment opportunities for minorities and women professionals.

His previous career spanned 18-years as an award-winning leader in the electrical construction industry, where he successfully managed multimillion-dollar feature-attraction developments in the theme parks. If you've visited the theme parks in Orlando in the last two decades, chances are you've enjoyed an attraction he was a part of.

Duamel lives in the Central Florida area with his wife, Lupita, and their kids, Luna & Sol.



MYRON MCNEIL, MBA

Myron McNeil is the Managing Principal of American Commodity Investment Group. He leads the operations team to maximize each property's potential with his sharp analytical skills. He brings a passion for problem solving, research and evaluation of strategies to ensure the operation is on point. One of his core focuses is creating and implementing systems to streamline the operations and maximize profits.

In addition to being a licensed real estate professional, Myron holds a Bachelor's of Science degree in Electrical Engineering and a Master's degree in Business Administration. He also has 18 years of experience in corporate America helping negotiate/secure over \$150M in international contract acquisitions and manage large engineering teams. He has been able to leverage his corporate knowledge and implement advanced systems that help streamline real estate operations.

Myron has always been passionate about real estate and educating his community on ways to build wealth. Active in his church, he has created and currently teaches financial literacy curriculum, which is open to the community. The McNeil family is very active in community outreach, regularly volunteering at the Second Harvest Food Bank.

Myron lives in the Orlando area with his wife, Shagne, and three daughters, Mariah, Morgyn and Malaun.



THE TEAM



Lupita Jimenez
Property Performance



Ethan Diaz
Operations Management



Chad Erickson
Construction Management



Luis Vilar
Operations Analyst

EXPERIENCED



Skycrest Apartments
Clearwater, FL

Amberwood Hills Apartments
Lake City, FL

Town View Place Apartments
Umatilla, FL

1425 Park
Valdosta, GA

Acquisition Price: \$560k
Date: October 2020

Acquisition Price: \$4.3M
Date: December 2020

Acquisition Price: \$760k
Date: May 2021

Acquisition Price: \$3.6M
Date: May 2022

Units: 11

Units: 102

Units: 10 residential &
4 commercial (14 total)

Units: 56 residential &
52 storage

Return: 16% annual cash flow

Return: 9% annual cash flow

Return: 14% annual cash flow

Projections: 19% IRR

Sold: \$1.05M
Date: March 2022

Sale: \$7.5M (under contract)
Date: Fall 2022

Refi: \$1.4M (valuation)
Date: Fall 2022

Refi: Fall 2023

Final Returns: 57% IRR
(over 100% returned)

Final Returns: 37% IRR
(over 100% return projection)

Returns: Over 100% return
projection

Returns: Over 50% return
projection

THANK YOU!!



DMMD

Myron McNeil, MBA

- Cell: (321)287-8875
- Email: mcneilm@a-commodity.com

Duamel Vellon, PE

- Cell: (407)402-0480
- Email: Duamel@Ten15.co



American Commodity
 Investment Group

