1912 CAPITAL PRESENTATION



1912 CAPITAL
DISCIPLINED CAPITAL. DURABLE RETURNS. BUILT FOR UNCERTAIN MARKETS.

1912 CAPITAL

MEET THE CO-FOUNDERS



Damon Cuzick

- Seasoned entrepreneur and commercial real estate developer
- Co-founded a development & brokerage firm at 24 (later became largest in western Phoenix)
- Developed ~1M sq ft of commercial real estate across multiple states
- Founder, President & COO of EVO Transportation & Energy Services ($300M+ revenue, 43 states, sold 2017)



Dr. Courtney Koshar

- Physician and lifelong real estate investor (started at 18)
- Experience across single-family, multifamily, commercial, land, and fix-and-flips
- MD from University of Utah; Chief Resident at Yale Anesthesiology
- Built and successfully sold a medical practice (2019)



THE LENDING BOTTLENECK

Traditional Lending Problem

- Traditional banks often fall short for fix-and-flip investors — burdened by strict underwriting criteria, delayed closings, and unreliable funding speed when timing matters most.

- According to ATTOM Data Solutions, nearly 60% of real estate investors report difficulty securing financing from traditional banks for fix-and-flip projects.

- The Mortgage Bankers Association reports the average time to close a conventional loan ranges from 45–60 days — a timeline that often makes competitive acquisitions impossible in today's housing market.

1912 ADVANTAGE

1912 Capital fills this critical gap by delivering fast, competitively priced capital to professional real estate investors who fix and flip homes — empowering them to move quickly, secure opportunities with confidence, and execute projects profitably.

Competitive Edge

- Rapid closings in as little 24-hours
- Max loan amount (≤65% Loan-to-After-Repair Value)
- Same day rehab draws
- 80%+ of our loans are repeat customers
- $2M+ in new loan inquiries per week

We combine conservative underwriting with efficient execution to create a repeatable, scalable lending platform built for long-term performance.

Fast and simple loan process

THE PRICING ADVANTAGE

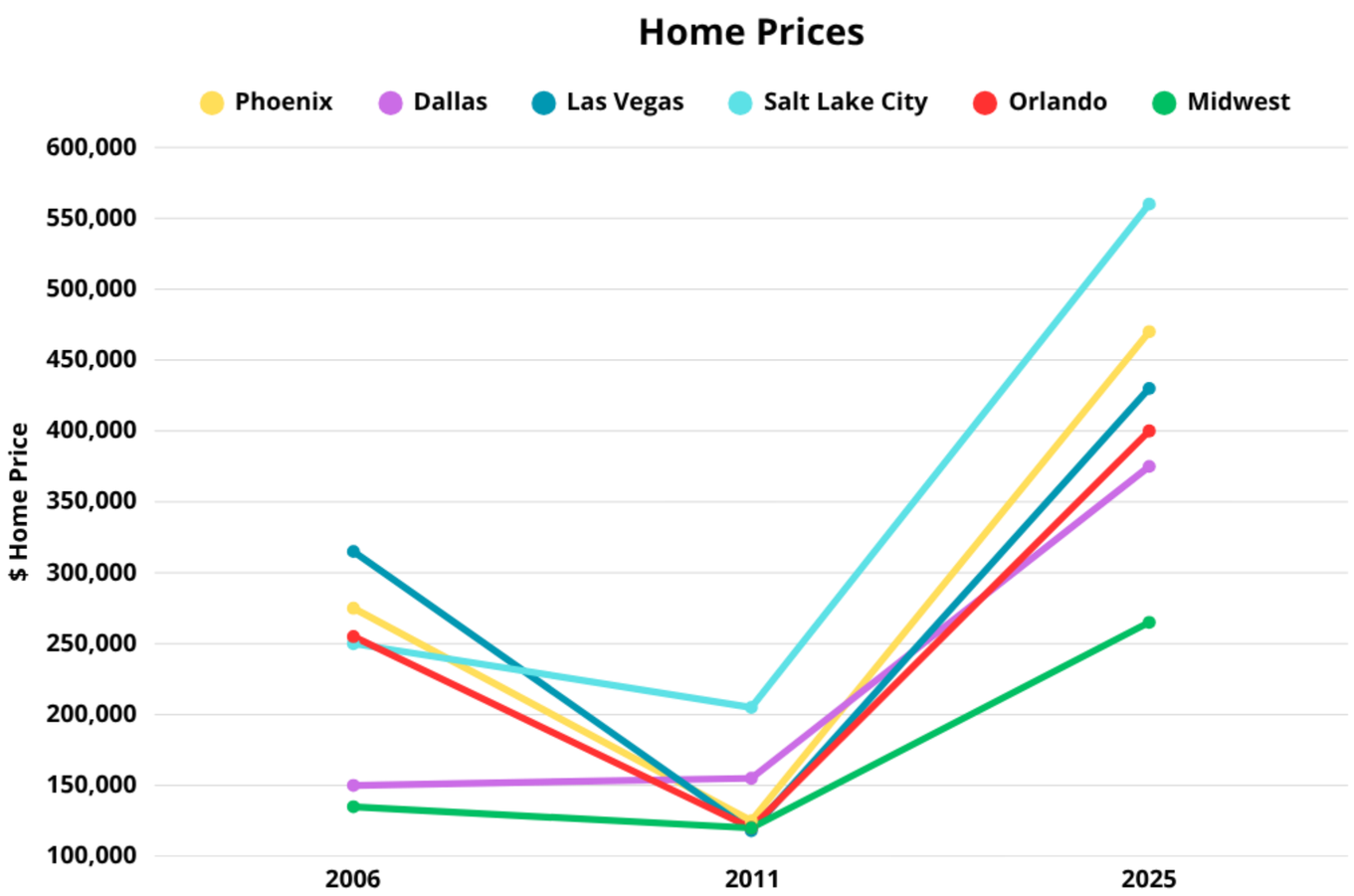
MIDWEST VS. US MARKETS

In 2025, approximately 3.9 million U.S. homes were sold, with the median sales price reaching about $410,000 — a record high.

Fix-and-flip activity accounted for roughly 6. 8% of home sales in Q3 2025, reflecting continued participation by Real Estate investors.

Stabilizing mortgage rates and persistent affordability pressures are expected to support ongoing investor engagement.

We don’t chase overheated



Why Home Prices Matter:

- Midwest saw limited downside during the housing crash
- Affordability drives demand - Midwest Avg. $265k-285k
- Short loan durations reduce risk
- Stronger demand leads to faster exits and predictable repayment
- Lower prices and value-add renovations create stronger margins

CAPITAL ADVANTAGE

Since launching in 2023, 1912 Capital has funded over 100 first-position loans, deploying more than $20 million in capital to experienced fix-and-flip investors across eight Midwest states known for stability.

Competitive Edge

- First-position - Midwest asset-backed loans
- Low leverage (≤65% Loan-to-After-Repair Value)
- Short-duration fix-and-flip focus - Avg. 6 months
- Title insurance on every transaction
- Double digit returns – 2 Year Commitment

Our approach is intentionally simple and repeatable: lend conservatively in stable markets where affordability supports demand.

We make investing simple and efficient.

INVESTMENT CLASSES

1912 OFFERINGS

Minimum: $50,000
Projected Annualized IRR: 10-12%
Offering Term: 2 years
Qualifications: U.S Accredited Investor

	Class A	Class B	Class C
Investor Benefits	**$50,000+**	**$250,000+**	**$1,000,000+**
Annual Fixed Return	10%	11%	12%
Income Option – Paid Monthly	✓	✓	✓
Growth Option – Compounded Monthly	✓	✓	✓
Monthly Reporting & Statements	✓	✓	✓

THANK YOU

Have any questions?

1912 CAPITAL

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