

BALCOMIE INCOME FUND

Offering Memorandum

CONFIDENTIAL



BALCOMIECAPITAL
PRIVATE INVESTMENT GROUP

EXECUTIVE SUMMARY

THE BALCOMIE INCOME FUND IN 30 SECONDS

- ✓ 10% fixed annual return, paid monthly.
 - ✓ Invested in Self-storage, residential developments, and hard money lending.
 - ✓ For High-net-worth investors who want a passive, stable income stream.
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HOW WE'RE DIFFERENT

- ✓ No syndicator fees. Your money works for you, not for us.
 - ✓ No market timing risks. You get paid every month no matter what.
 - ✓ We invest in what we own and control. No speculative deals.
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EXPECTED
10%
ANNUAL RETURN



HOW YOUR 100K INVESTMENT WORKS

Example: You invest \$100K

1. We use your capital to buy cash-flowing real estate assets and notes.
2. You get paid 10% annually – every month, like a paycheck.
3. We improve the properties, refinance, and reinvest – keeping the cycle going.
4. You receive \$833/month (\$10K/year in passive income)
5. Liquidity available after 12 months

Why This Works:

- ✓ You replace bank debt (and banks don't gamble on bad deals).
- ✓ We only invest in properties we already own & control.
- ✓ Debt gets paid before equity – meaning you get paid first.



WHERE YOUR MONEY GOES

AND WHY IT'S SAFE

Residential Development

- ✓ We pay cash for smaller properties, bundle them, improve them, then refinance
- ✓ Your capital is secured by first lien positions on real assets

Hard Money Loans

- ✓ We lend to smaller real estate investors at 70-75% Loan-to-Value (first lien position)
- ✓ Balcomie Income Fund is the lender, not the borrower

Land Entitlement (High-Demand Strategy):

- ✓ The U.S. has a 7.3 million home shortage—land entitlement fills that gap
- ✓ We secure raw land, rezone it, and sell it to national builders without developing

BOTTOM LINE: YOUR INVESTMENT IS BACKED BY REAL ASSETS – NOT SPECULATION.



HOW YOU GET PAID

INVESTOR DISTRIBUTIONS

- ✓ Invest before the 15th of any month
- ✓ First payment arrives in 30 days
- ✓ Cash flow continues, every single month

YOUR INVESTMENT AT WORK

- ✓ 80% Invested in self-storage, residential development, hard money loans, and land entitlement
- ✓ 20% Held in cash reserves for liquidity & investor payouts



WHY BALCOMIE CAPITAL

**WE DON'T JUST MANAGE MONEY.
WE BUILD WEALTH.**

**12+ YEARS OF REAL ESTATE
EXPERIENCE**

2,861

Total units

75M+

Funds raised

23.6%

Average IRR



MEET TRAVIS BAUCOM, OUR FOUNDER



Travis Baucom, the visionary behind Balcomie Capital, carries a rich legacy in traditional real estate. He has been directly involved in the acquisition or development, repositioning, disposition, asset management, and strategic planning with over \$75million in assets under management.

Prior to starting Balcomie Capital, Travis was CEO of the largest privately owned distressed house buying company in the State of Texas, Texas Trust Home Buyers. Buying over 400 single family homes within a 5 year period. He developed and implemented the company's strategy along with directing the asset acquisition and management of those assets.

HOW TO INVEST

1. **Schedule a Call:** Book a brief call with Travis Baucom to review the fund details and ensure alignment.
2. **Review & Sign the Subscription Agreement:** We'll send over your documents securely for e-signature.
3. **Complete the Investor Questionnaire:** This short form verifies your accreditation and helps us tailor communications.
4. **Fund Your Investment:** Wire your capital to the designated account. Instructions will be provided.
5. **Confirm & Receive Your Investor Packet:** Once we receive your funds, email us to get your official investor materials and first distribution schedule.



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THE FINE PRINT

The interests offered hereby are highly speculative, and an investment in the assets involves a high degree of risk.

The company is offering the interests solely to investors that satisfy certain suitability standards, including the ability to afford a complete loss of their investment. In making an investment decision, prospective investors must rely on their own examination of the company and the terms of the offering, including the merits and risks involved. These assets have not been recommended, approved or disapproved by the securities and exchange commission, any state securities commission or any other

federal or state regulatory authority, nor has the securities and exchange commission, any state securities commission or any other federal or state regulatory authority confirmed or passed upon the accuracy or determined or passed upon the adequacy of this offering memorandum. Any representation to the contrary is a criminal offense.

Prospective investors should be aware that they will be required to bear the financial risks of an investment for an indefinite period of time.