

**INVESTING TOGETHER.  
ACHIEVING GROWTH.**



**Wild Oak Capital**

# Disclaimers

---

## General Disclaimer

This confidential memorandum (the “Memorandum”) has been prepared for and is being presented to qualified parties who have expressed an interest in exploring a real estate investment opportunity (the “Opportunity”) to be managed by Wild Oak Capital, LLC in partnership with Pi Consulting & Investments, LLC. (“Pi Consulting”)

This Memorandum does not purport to be all-inclusive or contain all information that a prospective investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Opportunity and the data set forth in this Memorandum.

All estimates and projections contained in this Memorandum involve significant elements of subjective judgment and are subject to uncertainties and factors related directly to the Opportunity as well as the general real estate environment, all of which are difficult to predict and many of which are beyond the control of the sponsors.

By accepting the Memorandum, you acknowledge that: 1) the information will be used by you solely for the purpose of evaluating the investment; 2) you will not reproduce the Memorandum in whole or in part and will not distribute all or any portion of the Memorandum to any person other than a limited number of your representatives who have a need to know such information in order to complete your analysis.

## Financial Disclaimer

This Business Plan further contains several future financial projections and forecasts. These estimated projections are based on numerous assumptions and hypothetical scenarios and Sponsor(s) explicitly makes no representation or warranty of any kind with respect to any financial projection or forecast delivered in connection with the Offering or any of the assumptions underlying them.

This Business plan further contains performance data that represents past performances. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data presented.

All return examples provided are based on assumptions and expectations in light of currently available information, industry trends and comparisons to competitors’ financials. Therefore, actual performance may, and most likely will, substantially differ from these projections and no guarantee is presented or implied as to the accuracy of specific forecasts, projections or predictive statements contained in this Business Plan. The Sponsor further makes no representations or warranties that any investor will, or is likely to, achieve profits similar to those shown in the pro-formas or other financial projections.



## 11 SFH Development

Chateaus on Campbell (Houston, TX)

A New Construction Investment Opportunity

Presented by:



Wild Oak Capital



# Wild Oak Capital Team

---



**Eric Nelson**  
General Partner

Eric Nelson is from southwest Colorado and received a degree in Civil Engineering from Colorado State University. He is the principal of Wild Oak Capital and is actively syndicating multifamily properties. He has been investing in real estate for over 10 years, and currently has over 500 units under management, with a team or with his wife. As a former owner of a successful engineering company in Colorado, Eric brings management skills, and excels at underwriting, project management, investor communication and property inspections. Eric is also the host of The Real Estate Mindset podcast, where he discusses with industry leaders what it takes to be a successful investor based on continuous personal and professional growth. Eric and his wife Marie have two young boys and love to spend time outdoors at their home in Durango Colorado.



**Shane Brooks**  
General Partner

Shane Brooks is from southwest Colorado and received a degree in Engineering from Fort Lewis College in Durango, CO. Currently, he is a senior project engineer for a midstream company in Houston, TX. Also, he is a partner with Wild Oak Capital, a value-add multifamily syndication company focused on Oklahoma, Texas, Arkansas, and Colorado. Shane has been investing in real estate for over 10 ½ years and currently operates 599 units totaling \$59.46 million worth of real estate assets under management along with being a limited partner in 1,060 units. With his strong technical background, Shane excels at storage / new development / multifamily underwriting, asset management, and project execution. Shane and his wife Brynn have a 11-month-old daughter, enjoy spending their time outdoors with their basset hounds, and travelling.

# Highlights



Wild Oak Capital

Opportunity to invest in new development construction in high demand & excellent locations with strong submarket performance. Projects are designed by elite architects with great media attention and exposure to their architectural work.

- New high-quality townhome style construction
- Close proximity to affluent areas and zoned to Memorial High School
- Easy access to transportation highways and amenities
- Conservative valuation - high margins allow for conservative pricing
- Strong submarket performance - 24.90% over the last 12 months

Member Returns Based On Specific \$ Invested	Year 1
Beginning Member Capital Account Balance	\$100,000
% of Overall Membership Ownership for \$ Invested	8.3%
Net Proceeds/Profits from Refinance or Sale	\$15,000
Average Annual Return to Date	15.00%
Return of Member Capital	\$100,000
Ending Member Capital Account Balance	\$0
<b>Total Return in Investment</b>	<b>\$115,000</b>
<b>Average Annual Return</b>	<b>15.00%</b>





Wild Oak Capital



# Houston, TX Market Overview

# Houston, Texas

---



Wild Oak Capital

## Houston Rankings:

- Houston boasts the seventh largest metro economy in the US with a GDP of \$512 billion
- Population grew 16.4% from 2010 – 2017 which was the fastest rate of growth among the nations largest metros
- Over 21.8 million visitors per year and a total population of 6.91 million
- Fourth in the nation for YOY jobs gained
- GDP projected to reach \$665.5 billion by 2025 and more than double between 2022 and 2045
- The number 1 US Metropolitan Statistical Area for home starts between 2011 and 2021

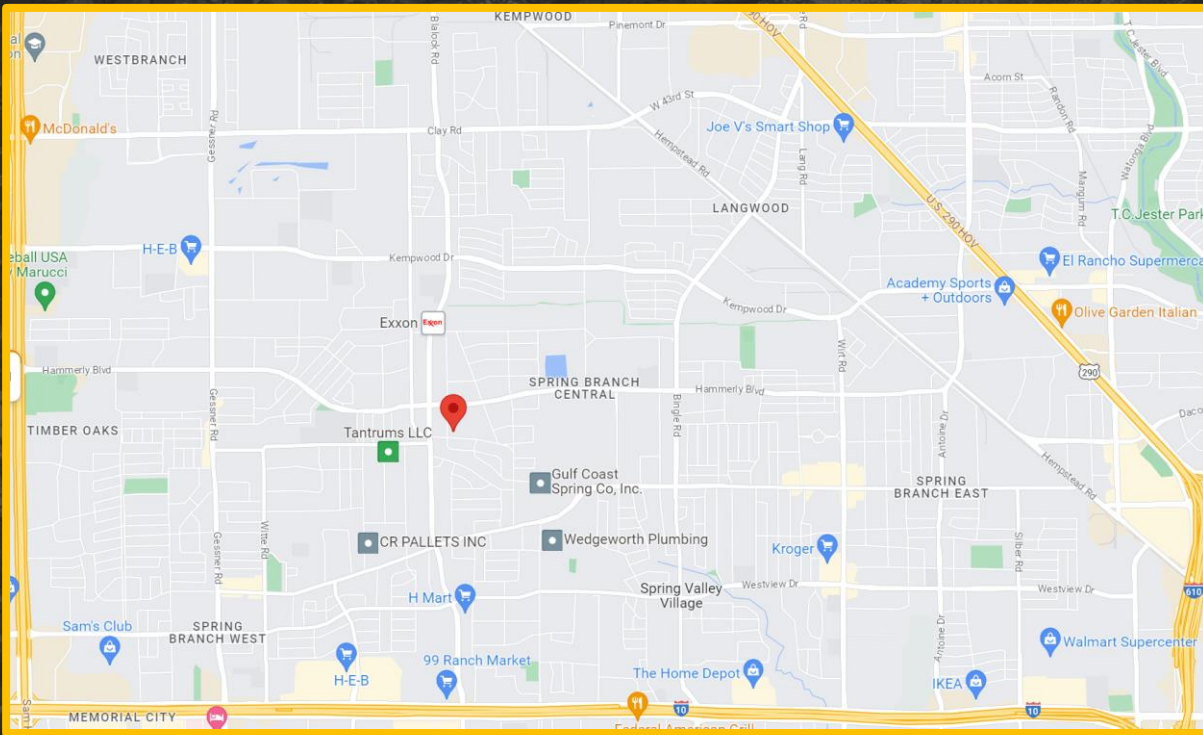


“If Houston were an independent nation, it would rank as the world’s 26<sup>th</sup> largest economy”

# Spring Branch Area



Wild Oak Capital



## AT A GLANCE:

- Population: Roughly 143,332 (Increased 33% since 2010)
- Over 5,000 businesses & 63,000 employees
- Median household incomes have increased 29% and median home values have increased more than 36%
- Expected job growth of 36.68% & home appreciation of 4.7%
- \$54 million dollar estimated 15 year plan to improve safety initiatives, mobility & transportation, environmental & urban design, business & economic development, and regulatory services

## SPRING BRANCH

- Spring Branch is strategically positioned off West Sam Houston Parkway, State HWY 290, and I-10 which allows convenient access to the all major submarkets of Houston, TX
- An abundance of jobs have been created within 5 miles of Spring Branch due to strong economy in Houston
- Spring Branch MF submarket presents a unique demand for redevelopment and new construction as more than 20,000 units were built more than two decades ago
- Spring Branch benefits from the demand for workforce housing due to the spillage from the Galleria, Westchase, and Memorial submarket



# WHY HOUSTON?



Wild Oak Capital

Houston is a rapidly growing market with good key indicators that demonstrate exponential growth

10 yr. population growth

**17.2%**

3 Yr. median income growth

**5.7%**

10 yr. job growth

**30.9%**

Home price growth

**12.7%**

Avg. days for house on market

**46**

1 Yr. increase in property sales

**27.5%**

**#7** in US News and World Reports "Best Places to Live"

**#2** in Travel + Leisure's "Friendliest Cities in America"

**#7** "Best Brand Cities" by Resonance Consulting

**#2** "Best City to Live" by Business Insider

**#2** "Best City in America for Families" by Value Penguin

**#6** in TripAdvisor top trending travel spots

**#1** "Most Charitable City" by Forbes and Charity Navigator

**Top 1/2** Destinations in world by Forbes

**#10** "Best Metro Areas for Millennials" by Business Insider

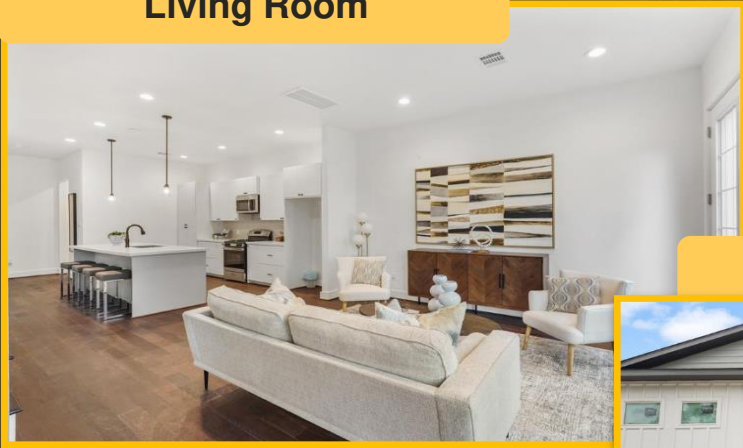


Wild Oak Capital

# SFH Development Property Overview

# FINISHES

Living Room



Bedrooms



Exterior



Master Bathroom



Kitchen



# CAMPBELL

## CURRENT STATUS



# ABOUT DEVELOPER



Wild Oak Capital

## Industry Veterans <sup>01</sup>

On the developer side, our partner and Jacob Harris and team **have over 25 years of combined development and construction** experience enabling them to analyze and select only the best deals

## Deal Sourcing <sup>02</sup>

Our **extensive network** of wholesalers, realtors, brokers, and other professionals provide quality leads outside of the traditional real estate market

## Track Record <sup>03</sup>

Since the company's inception, every project has been **completed in a timely manner** and delivered projected investor payouts with no exceptions

## Responsible Growth <sup>04</sup>

Assets under management have risen from **\$1.2M in 2016 to \$250M in 2023**, with majority of them being "build-to-sell" developments

## Strong Development Team <sup>05</sup>

**Multi-year working relationship** with the development team, with all personnel and staff personally vetted by New Skies management

## Financing Relationships <sup>06</sup>

Our **local Houston market knowledge** and relationships with lenders offers us favorable financial terms, which implies more money to investors

## Minimal Construction Risk <sup>07</sup>

As we own the construction company there is **virtually no risk of cost overruns** and provide a fully transparent, auditable set of financial records for each project

## Fast Sale <sup>08</sup>

- We own the real estate sales team, which allows us to quickly adjust commission structures in the unlikely event reduced commissions are needed.
- Our realtors use industry leading tools to give our properties an advantage over other houses on the market



# INVESTMENT STRATEGY



Wild Oak Capital

1

## Diamonds in the Rough

We acquire under-performing assets at a discount and with large appreciation potential. Properties must qualify for a quick finance. This typically requires narrowing down 100+ prospective deals to one shiny diamond in the rough.

2

## Forced Appreciation

We only purchase properties that have great potential for increased value. We look at comparable sales in the neighborhood and evaluate every deal to comfortably provide 15% return for our investors.

3

## Community Impact

We are leading a movement to transform neighborhoods into thriving, healthy communities by making positive social and environmental impacts as important as financial returns. We consistently outperform the market because our secret sauce of social and environmental responsibility causes “stickiness” within the communities. This translates to faster sales, increased property values, and returns.

4

## Above market returns

We seek to drive above-market returns for our investors through a streamlined construction process. We are one of the most efficient development companies in the market.

5

## Initial Capital Return

We realize the peace of mind and security that goes along with having an investor’s initial capital returned. We ensure that the sponsor does not take any returns until all investors are paid.

6

## Repetition

Leverage is an important advantage in real estate investing, and we offer the option to use your same original capital again and again. Investors’ initial investment ultimately allows them to realize gains repeatedly.

# INVESTMENT CRITERIA



Wild Oak Capital

**15% annualized return to investors**

01

**Return realized in less than 1 year**

05

**Comparable sales allow for 25%+ cushion against market fluctuations**

09

**In a major Houston neighborhood with huge gentrification opportunity**

02

**Average days on market <60 days**

06

**>5% home price growth**

10

**Lot sizes between 10,000 sq. ft and 3 acres**

03

**3 other projects by other developers within ¼ of a mile**

07

**Available water, sewer, storm, and drainage systems within 50 yards**

11

**Must be eligible for subdividing into smaller lots**

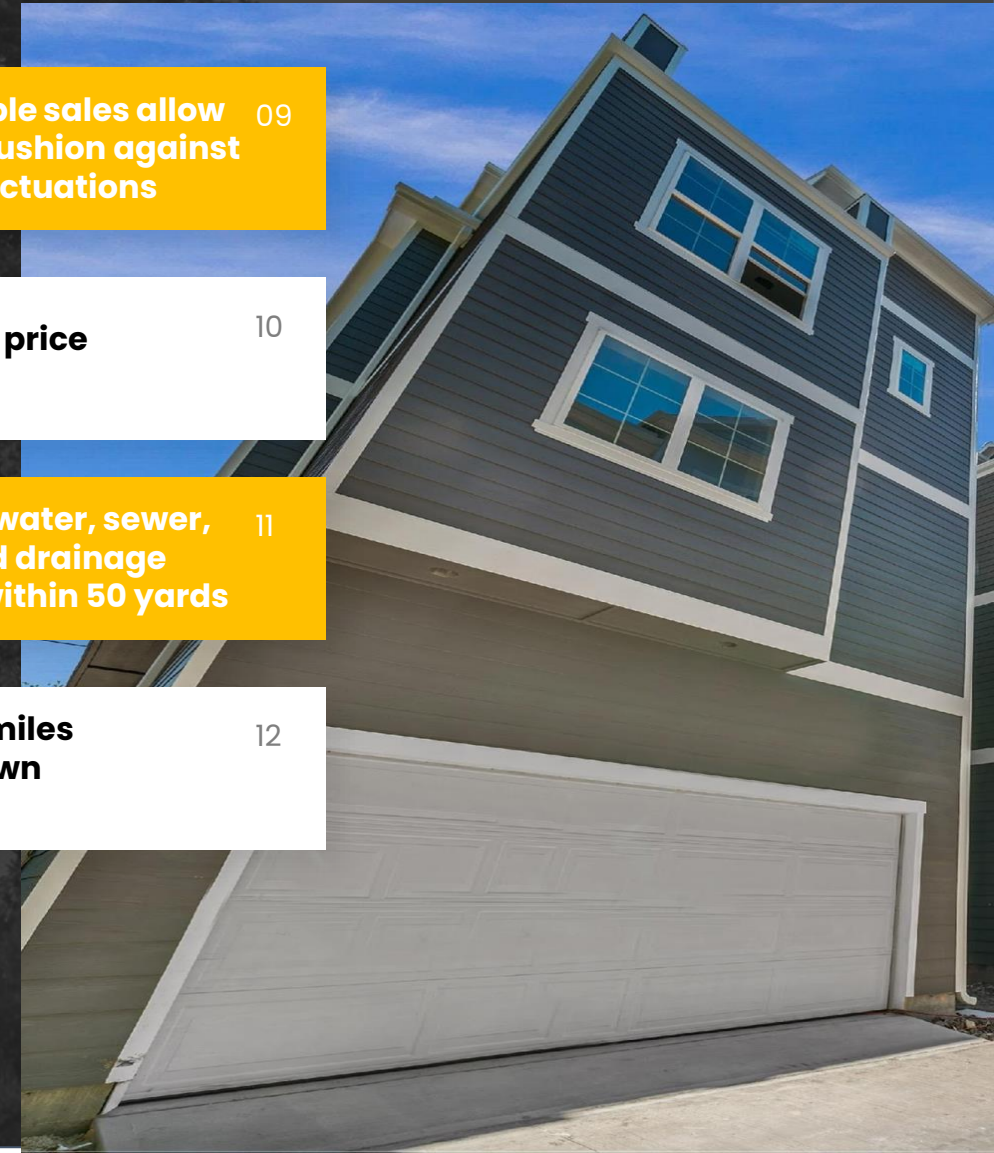
04

**No environmental or hazardous waste concerns**

08

**Within 15 miles of downtown Houston**

12



# PROPERTY OVERVIEW

---



Wild Oak Capital



Hardwood floors in  
all main areas

High ceilings

Quartz countertops



Custom carpentry

Large windows with  
natural light

Modern open floor plans





# OPPORTUNITY OVERVIEW (9426 Campbell Rd)



Wild Oak Capital

25,000 square feet

Divided into  
11 residential  
lots

Purchase price  
is below market  
value

Construction Period  
**10 Months**

Capital Raise  
from Investors  
**\$535,000**

Senior Debt  
(Construction Loan)  
**\$2,264,460**

=

Project  
Cost  
**\$3,227,107**

Projected  
Value  
**\$3,774,100**





## DEAL STRUCTURE

### Senior Debt

\$2,264,460

### Mezzanine Debt

\$535,000

### Preferred Equity

Guarantor

### Common Equity

Deal Sponsor

- Financial institution providing the construction loan holds the first lien
- Senior Debt holder captures 85% of sales revenue until paid in full
- Equity and interest are treated as mezzanine debt
- Interest is paid first before principal balance is reduced
- Payments made after sale of each home
- Payments progressively increase as Senior Debt is paid off
- Sponsorship team (individuals) act as the guarantors for the construction loan
- Distribution equal to 2.5% of the loan amount that is being guaranteed
- Deal sponsor is the only party holding common equity
- No distributions until all debt and equity positions are fully satisfied

# DEVELOPMENT TIMELINE



Wild Oak Capital



19

**May  
2023**

**Sep  
2023**

**Jan  
2024**

**Feb  
2024**

**April  
2024**

Close on  
Property

Break  
Ground

Build  
Complete

Homes Under  
Contract

Homes  
Sold

# CASE STUDY



Wild Oak Capital

## SKYLINE ON CLINE

**Address:**

2910 Cline St,  
Houston, TX 77020

**6 Homes:**

average sales  
price of \$333,733

**Duration:**

18 months

**Total Equity  
Raise:**

\$360,000

**Total Interest  
Earned:**

\$82,849



# INVESTOR TESTIMONIALS

---



Wild Oak Capital

"I'm so glad I partnered with the team at Pi to help diversify my portfolio and continue to generate a hands-off passive income stream that is easily scalable. The returns are strong, and the experience is virtually stress-free."



Chris W.

"I've been impressed with the level of transparency and communication Pi provides. I always know the status of each of my projects. Plus, it's enjoyable to watch these projects come to life."



Brian M.

[Current Listings](#)



Wild Oak Capital

# | Financial Overview

# Income and Expenses



Wild Oak Capital

		9426 Campbell Rd				Date:	9/19/2023
Type of Financing	Bank	Terms: Multiple Investors, Bank, 15.00% Investor Interest, 2.50% Guarantor Fee, No Profit Split					
Are All Soft Costs Paid? (Yes or No)	Yes						
Is Builder Paid in Full? (Yes or No)	No						
Project Costs							
Item	Description	Projected	Actual Bid	Paid	Upcoming	Diff	
<b>Section 1 - Land Costs</b>							
Land	<i>lot purchase costs</i>	\$ 280,000.00	\$ 468,020.00	\$ 468,020.00	\$ -	\$ -	(188,020.00)
Closing Costs	<i>(excluding loan costs)</i>	\$ 9,021.97	\$ 82,259.78	\$ 82,259.78	\$ -	\$ -	(73,237.81)
Taxes	<i>prorated amount at closing</i>	\$ -	\$ 36,191.96	\$ 36,191.96	\$ -	\$ -	(36,191.96)
Points	<i>origination fees</i>	\$ 22,644.60	\$ 24,529.77	\$ 24,529.77	\$ -	\$ -	(1,885.17)
Fees	<i>survey and builder's risk insurance</i>	\$ 10,700.00	\$ 14,249.94	\$ 14,249.94	\$ -	\$ -	(3,549.94)
Land - Other	<i>all other acquisition costs</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
<b>Total</b>		<b>\$ 322,366.57</b>	<b>\$ 625,251.45</b>	<b>\$ 625,251.45</b>	<b>\$ -</b>	<b>\$ -</b>	<b>(302,884.88)</b>
<b>Section 2 - Construction and Development</b>							
Soft Costs	<i>architect, engineers, permitting</i>	\$ 132,000.00	\$ 97,889.14	\$ -	\$ 97,889.14	\$ -	\$ 34,110.86
Hard Costs	<i>all construction hard costs</i>	\$ 1,947,275.00	\$ 2,205,927.71	\$ 719,481.38	\$ 1,486,446.33	\$ -	(258,652.71)
Builder Fees	<i>(including bonuses)</i>	\$ 220,000.00	\$ 280,000.00	\$ -	\$ 280,000.00	\$ -	(60,000.00)
Alarm System	<i>(including security)</i>	\$ 3,300.00	\$ -	\$ -	\$ -	\$ -	\$ 3,300.00
Utilities	<i>gas, water, electricity</i>	\$ 16,500.00	\$ -	\$ -	\$ -	\$ -	\$ 16,500.00
Change Orders	<i>COs outside original scope of work</i>	\$ -	\$ 495,403.66	\$ -	\$ 495,403.66	\$ -	(495,403.66)
Dev - Other	<i>all other development costs</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
Construct - Other	<i>all other construction costs</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
General - Other	<i>all other Section 2 costs</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
<b>Total</b>		<b>\$ 2,319,075.00</b>	<b>\$ 3,079,220.51</b>	<b>\$ 719,481.38</b>	<b>\$ 2,359,739.13</b>	<b>\$ -</b>	<b>(760,145.51)</b>
<b>Section 3 - Interest Payments &amp; Bank Fees</b>							
Loan Interest	<i>construction loan interest</i>	\$ 72,453.98	\$ 30,095.17	\$ 30,095.17	\$ -	\$ -	\$ 42,358.81
Investor Interest	<i>(not including origination)</i>	\$ 142,959.02	\$ 203,945.55	\$ -	\$ 203,945.55	\$ -	(60,986.53)
Loan-Related Fee	<i>appraisals, etc.</i>	\$ 16,500.00	\$ -	\$ -	\$ -	\$ -	\$ 16,500.00
Writing Fees	<i>Incoming and outgoing</i>	\$ 500.00	\$ -	\$ -	\$ -	\$ -	\$ 500.00
Monthly Fees	<i>bank account fees, etc.</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
Preferred Equity	<i>If applicable</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
Insurance	<i>monthly costs and renewal</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
Financing - Other	<i>all other financing-related items</i>	\$ -	\$ -	\$ -	\$ -	\$ -	-
<b>Total</b>		<b>\$ 232,413.00</b>	<b>\$ 234,040.72</b>	<b>\$ 30,095.17</b>	<b>\$ 203,945.55</b>	<b>\$ -</b>	<b>(1,627.72)</b>

# Income and Expenses



Wild Oak Capital

Section 4 - Marketing and Closing							
Realtors	<i>broker fees and BTSAs</i>	\$	188,705.00	\$	-	\$	-
Title Insurance	<i>title policy and insurance</i>	\$	23,022.01	\$	-	\$	-
Taxes	<i>paid during &amp; prorated at closing</i>	\$	80,614.78	\$	36,191.96	\$	44,422.82
Title Fees	<i>paid at closing</i>	\$	3,300.00	\$	-	\$	-
Marketing	<i>non-Realtor items</i>	\$	1,000.00	\$	-	\$	-
Guarantor	<i>(if applicable)</i>	\$	56,611.50	\$	33,211.34	\$	23,400.16
Marketing - Other	<i>uncategorized marketing costs</i>	\$	-	\$	-	\$	-
<b>Total</b>		\$	<b>353,253.29</b>	\$	<b>69,403.30</b>	\$	<b>67,822.98</b>
Section 5 - Revenues							
Unit 1	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 2	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 3	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 4	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 5	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 6	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 7	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 8	<i>(address)</i>	\$	343,100.00	\$	445,000.00	\$	101,900.00
Unit 9	<i>(address)</i>	\$	343,100.00	\$	460,000.00	\$	116,900.00
Unit 10	<i>(address)</i>	\$	343,100.00	\$	460,000.00	\$	116,900.00
Unit 11	<i>(address)</i>	\$	343,100.00	\$	460,000.00	\$	116,900.00
Bank Interest	<i>from bank account yield</i>	\$	-	\$	-	\$	-
<b>Total</b>		\$	<b>3,774,100.00</b>	\$	<b>4,940,000.00</b>	\$	<b>1,165,900.00</b>
Section 6 - Bookkeeping Chart of Accounts							
Mortgage		\$	973,596.68	\$	973,596.68	\$	-
Investor Principal		\$	535,000.00	\$	535,000.00	\$	-
Credit Cards		\$	-	\$	-	\$	-
Short Term Loans		\$	160,019.72	\$	160,019.72	\$	-
Totals							
			Original		Updated		Status
Expenses		\$	3,227,107.85	\$	4,007,915.98	\$	169,064.86
Revenues		\$	3,774,100.00	\$	4,940,000.00		



# Business Plan



Wild Oak Capital



2

## PERMITS & PLANS

Submit permits and plans to the city for the development plan.



4

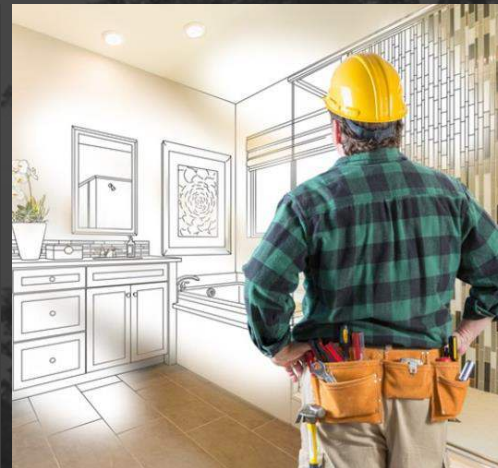
## 10 – 12 MONTH EXIT

After the completion of construction, all houses will be sold at market value as available. Exit the property in 10 to 12 months, returning 15% on investors money.

1

## AQUIRE LAND

Determine premium lots available for sale in high demand areas or neighborhoods.



3

## CONSTRUCTION

Initiate construction of the new development townhome community.



# Investment Offering

---



Wild Oak Capital

**\$25k**  
Minimum  
Investment

Full Return  
of Invested  
Capital

**506(b)**  
Non-  
Accredited &  
Accredited  
Investors

**8-10**  
Months  
Typical  
Investment  
Period

**15%**  
Investor  
Return

\*The projections shown above are intended for illustrative purposes only to facilitate analysis and are not guaranteed by Sponsors. These forecasts are based on real estate trends (including occupancy and rent trends), and Sponsors' calculated estimates, and they involve risks, variables and uncertainties. Sponsors make no representations or warranties that any investor will, or is likely to, attain the projected returns shown above since hypothetical or simulated performance is not an indicator or assurance of future results. Please review the financials disclaimers on page 2 and *Risk Factors* in PPM.

# The Investment Process



Wild Oak Capital



## Review the Offering

Investors should review the investment offering, including the PPM and other offering documents.

## Complete Paperwork

Please complete all of the paperwork including the subscription agreement, PPM, operating agreement, and questionnaire.

## Wire Funds

The team will review your submission while wiring instructions have been provided on the portal after you completed the paperwork.

## Closing

Investments will be recorded in the investment portal and applied to projects currently under construction – target offering closing of October 7<sup>th</sup>, 2023.

# RISK FACTORS



Wild Oak Capital

01

## Construction Delays

Though we have full control of our construction team, unanticipated weather events may cause delays in completing the project on time. We budget for foreseeable delays, and, in the event of a natural disaster or other significant problem, we proactively communicate with all shareholders and updates timelines weekly.

02

## Longer Time To Sell Properties

Though the market is currently hot with average days on market of less than 45 days, real estate markets are subject to fluctuation. We mitigate these risks by refreshing market analyses every month, adjusting plans and finishes as needed, and running Sensitivity Analyses weekly.

03

## Inability To Secure Favorable Terms With Construction Financing

We anticipate this as an extremely low probability risk. We have built deep relationships with several lenders and will shop around for the best terms that fit our criteria and maintain desired margins for the project.



# FAQs

---



Wild Oak Capital



**What are the investor requirements to invest in this deal?** Investors must understand the risks and have a relationship with one of the partners.



**What is the minimum/maximum amount I can invest?** The minimum investment will be \$25,000.



**Can I invest money from my IRA?** Yes, you can if you have a self-directed IRA. Consult with your accountants and IRA facilitators.



**What is the time horizon for this investment?** We are currently under construction on multiple properties. Shares in our investments typically go quickly, so please email/call one of us and commit your investment as soon as possible.



**How will profits be distributed to investors?** Profits will be distributed on a lump sum basis once properties are sold and after the bank debts are satisfied. K1's will be distributed each year.



**Is due diligence complete?** Complete – The team has completed the land acquisitions, permitting, and engineering plans.



**Wild Oak Capital**

**To reserve your  
spot, click here.**

**eric@wildoakcapital.com | 970-946-5147  
shane@wildoakcapital.com | 970-759-6039**

**\*\*Photos, property information, location information, location map, and demographic information from City-data.com or PI Offering Material. Photos, and research credit belongs to PI. Other demographic information from city-data.com. All sale predictions are simply a market prediction. Assumptions are a best guess, based on experience and market conditions, but market may drive different prices, which could result in returns being different than predicted.**

**Any investment in commercial real estate, such as that described herein, involves a high degree of risk whereby an investor must bear any risk of loss, including the entire loss of their investment. See the Private Placement Memorandum issued by the Company for more information.**