



Commercial Bridge Loan FAQs

1. What are the anticipated returns for the Woodbridge Commercial Bridge Loan Fund?

The Woodbridge Commercial Bridge Loan Fund was established to provide a yield of 6% to unit holders.

2. Am I investing directly in actual mortgages and real estate?

No. Units represent participation in a diversified fund of flexible, short-term, bridge loans secured by commercial mortgages.

3. Do I have to tie up my capital for a long period of time?

No. Woodbridge is committed to providing clients with the flexibility they deserve. The holding period for units is one year, at which time principal is returned to investors. However, investors who rollover their holdings each year for five years may earn an additional 1% on their capital contribution.

4. Are units in the Woodbridge Commercial Bridge Loan Fund risky?

Every investment carries uncertainty. With respect to units in the Fund, if a commercial real estate property value collateralizing a loan declines and becomes lower than the value of the loan, investors bear the risk of potential principal loss if prices do not recover. Prospective investors are urged to read the offering memorandum, available upon request, including without limitation the section entitled "Risk Factors."

5. How does the Fund manage risk?

The Fund does not and will not lend an amount greater than 50% of the value of the property securing the loan's collateral, and each loan will be the only one secured by that particular commercial mortgage. Additionally, the one-year term of units shortens the period over which real estate values may fall. If values do fall, the geographic mix and diversity of property types

securing the loans held by the Fund means declines in real estate values may be isolated, limiting losses to the portfolio at large.

6. How do I know the underlying mortgages are sound and prudent?

Our finance team has a proven track record of success with a variety of markets, property types, and market conditions. This experience is coupled with appraisals, broker price options and comprehensive title searches. Any documentation such as appraisals, title etc. can be provided upon request on any portion of the portfolio.

7. Who can invest in the Fund?

The Woodbridge Commercial Bridge Loan Fund is open to accredited investors

8. What is the minimum required investment in the Fund?

The minimum required investment is \$100,000. Units of less than \$100,000 may be considered on a case-by-case basis.

How do I get started?

If you'd like to get started on purchasing one of our available First Position Commercial Mortgages:

- ▶ Call a Woodbridge Consultant at (866) 815-4431, or
- ▶ Go to www.WoodbridgeWealth.com