

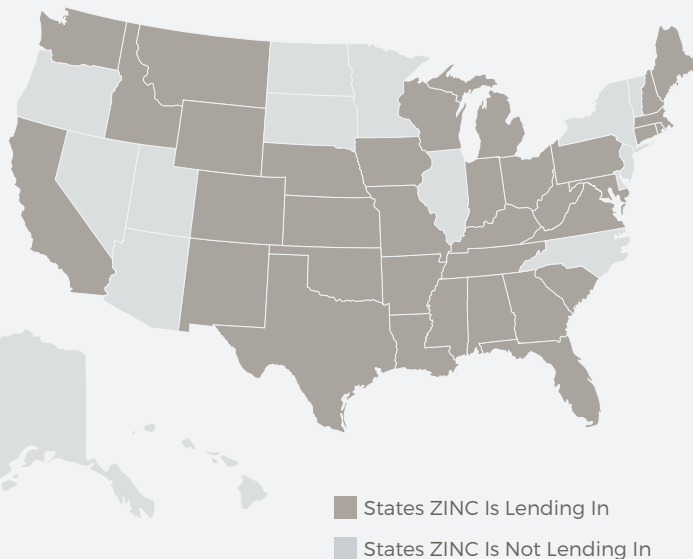
ZINC
INCOME FUND

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ZINC INCOME FUND OPPORTUNITY³

ZINC Income Fund II, LLC was organized to conduct the following business: to make, purchase, originate, fund, acquire and/or otherwise sell loans secured by interests in real or personal property located across the United States with a primary focus in the below states.



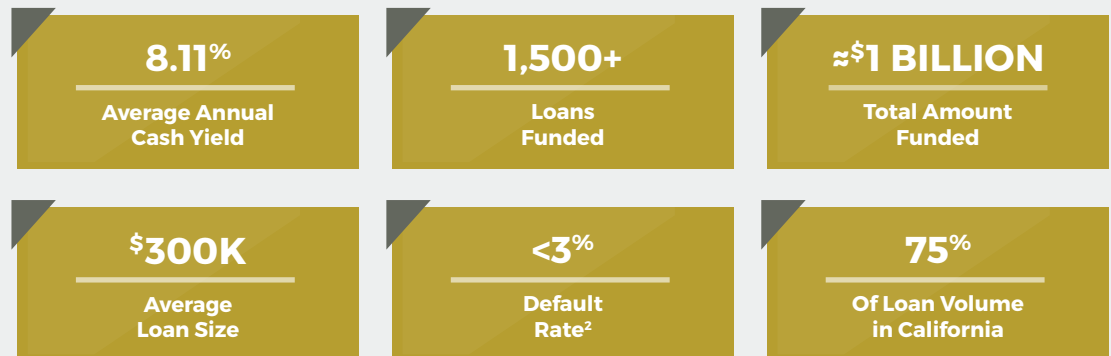
FUND INVESTMENT OBJECTIVES

- ▶ Provide monthly cash distributions
- ▶ Protect and preserve investor principal
- ▶ Mitigate and manage investment risk
- ▶ Provide favorable tax benefits
- ▶ Provide investors the potential of inflation protection

ZINC FINANCIAL OVERVIEW¹

Founded in 2006, ZINC Financial (“ZINC”) is a California-based specialty lender that originates private money loans to individuals in the real estate rehab & resale business. ZINC is the investment manager of the ZINC Income Fund II, LLC.

ZINC FINANCIAL TRACK RECORD¹



1. The facts and figures contained herein are representative of ZINC Financial, Inc. Past performance is not a guarantee of future results.
 2. As of June 30, 2023, all experienced default events have been cured successfully.
 3. Note: Please see the Fund’s confidential private placement memorandum for all the terms and conditions of the offering.

FUND HIGHLIGHTS

HIGH CURRENT YIELD	PROTECTION OF PRINCIPAL	MITIGATION OF RISK	TAX BENEFITS
<ul style="list-style-type: none"> Average 8% cash distributions to investors since inception, paid monthly Rates to borrowers range from 9% to 12% 	<ul style="list-style-type: none"> 1st position lien on underlying collateral The Fund Manager will absorb up to the first \$500,000 in any loss applied to capital accounts for the life of the Fund pro-rata to all members' capital accounts. Liquidity available after 12-month lock up period 	<ul style="list-style-type: none"> Loan duration average of 7- to 9-months Average borrower FICO score of over 700 Fund's investment is spread across multiple loans Average loan to repaired value no higher than 70% 	<ul style="list-style-type: none"> Investors receive a 20% federal tax deduction on all distributions Investors are taxed in their state of residence, not in the state the fund operates No UBIT for tax exempt vehicle investments

TERMS OF OFFERING

TARGET FUND SIZE	CLASS A SHARES
\$50,000,000	PREFERRED RETURN
MINIMUM SUBSCRIPTION	6% annualized cumulative non-compounding payable monthly
\$50,000	EXCESS CASH DISTRIBUTION
FUND TERM	80% / 20% (Class A / Manager)
Evergreen	LOCK-UP PERIOD
ASSET MANAGEMENT FEE	12 months subject to 60-day notice
0.5% of assets under management calculated and payable monthly	CLASS B-1 SHARES
SERVICING FEE	PREFERRED RETURN
1.0% servicing fee	6% annualized non-cumulative non-compounding payable monthly
	LOCK-UP PERIOD
	6 months subject to 30-day notice

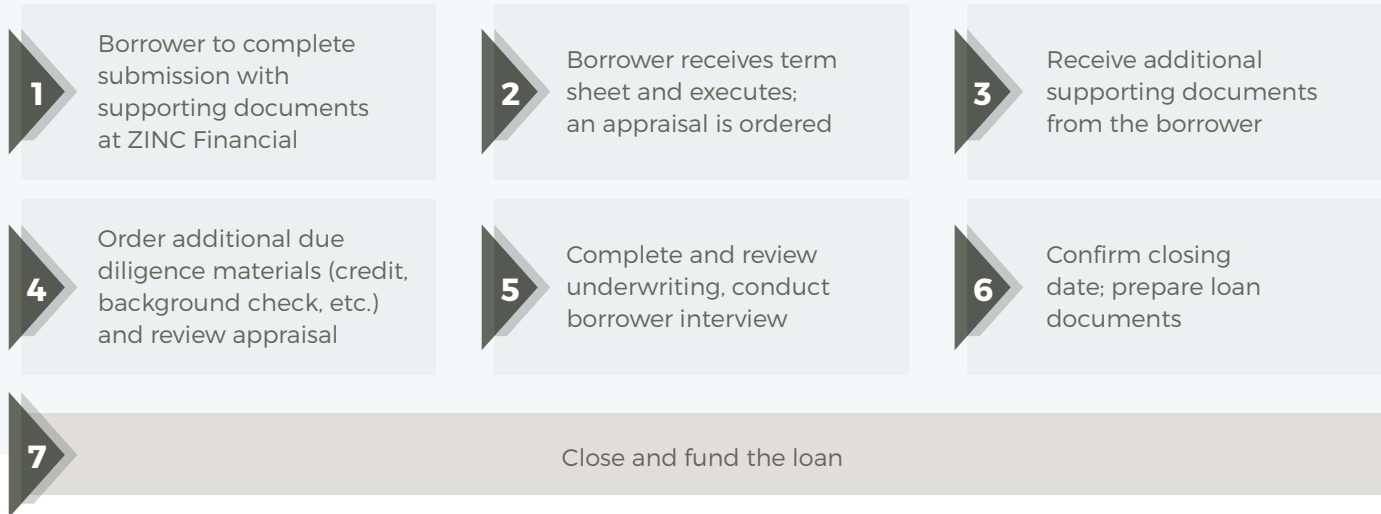
Note: Please see Fund's confidential private placement memorandum for all the terms and conditions of the offering. For any inconsistent remarks, the private placement memorandum governs.

TYPICAL LOAN UNDERWRITING & FUNDING PROCESS

Rehab lending requires rigorous due diligence and borrower participation that may exceed the depth of the conventional bank underwriting process.

ZINC is a licensed lender, not a broker, across multiple states. ZINC follows all federal and state licensing requirements on all loans.

GENERAL PROCESS FOR EACH INDIVIDUAL LOAN¹



SERVICING & PORTFOLIO MANAGEMENT



1. Stages 2-7 typically take 6-10 days

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