PRIVATE PLACEMENT — FOR ACCREDITED INVESTORS ONLY

ApodcStore Note Fund

Asset-Backed Bridge Financing for the Luxury Resale Market

Target Yield: 10.00% (Target,) | Term: 36 Months | Lock-Up: 9 Months

THE OPPORTUNITY

The Liquidity Gap in Luxury Resale

As the secondary market for high-value watches, automobiles, and accessories has grown, sourcing has outpaced access to short-term capital. Dealers who can move quickly on distressed inventory and private collection buyouts typically capture the deepest discounts — but few conventional lenders will extend credit against luxury goods as collateral.

Bank Reluctance

Traditional lenders rarely underwrite loans secured by watches, handbags, or specialty vehicles, leaving a financing gap for qualified private lenders.

Fast Inventory Cycles

Target holding periods of roughly 45–90 days per loan, which may allow capital to be redeployed several times per year — subject to sourcing conditions and market demand.

Tangible Collateral

Loans are intended to be secured by physical luxury assets. Collateral values can still decline, and enforcement on personal property differs from real estate.

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Fund Structure & Related-Party Disclosure

How the Note Fund Works

ApodcStore Note Fund is a debt vehicle: investors hold fixed-income notes rather than equity. Proceeds are lent to fund acquisitions of luxury inventory, with the physical assets and titles pledged as collateral.

Fund Governance

• **Fund manager / GP entity:**
[ApodcStore Mgt]
• **Independent fund administrator:**
[Dondcu Technology Administration]
• **Financial custodian / trustee:**
[Chase Bank | Bank Of America]

Related-Party *Lending*

The Fund's lending activities are expected to primarily serve:

- Businesses operating within the luxury goods sector
- Companies requiring inventory financing
- Businesses seeking working capital
- Businesses financing luxury asset acquisitions
- Dealers financing receivables
- Luxury resale marketplace’s
- Holding companies
- Qualified affiliates
- Other approved third-party borrowers secured by eligible collateral

Fund returns are concentrated into multiple borrower's ability.

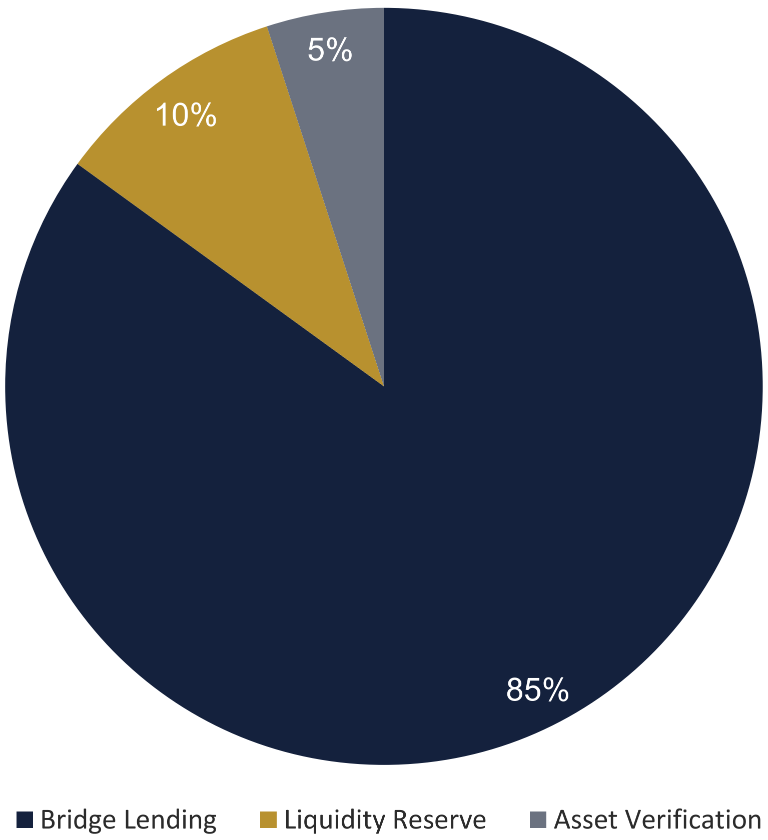
Independent oversight of underwriting and valuation is essential and its named explicitly in the PPM.

Key Terms Summary

Target Raise:	$67,000,000
Unit Price:	$118.00 per unit
Minimum buying Units:	416 units (≈ $49,088)
Target Annual Yield:	10.00% interest
Distribution Frequency:	Quarterly Payout, subject to available cash flow
Fund Term:	3 years (36 months)
Mandatory Lock-Up:	9 months from initial subscription
Performance Participation:	Discretionary annual bonus if net interest margin exceeds 12%
Management / Servicing Fees:	[ApodcStore Management | 0% Fee

CAPITAL DEPLOYMENT

Use of Proceeds



85%

Bridge Lending

Financing acquisitions of luxury watch and automotive inventory.

10%

Liquidity Reserve

Buffer intended to support monthly distributions during slower resale periods.

5%

Asset Verification

Third-party appraisal, authentication, and legal titling of collateral.

The Lending Cycle

1

Sourcing

ApodcStore identifies a distressed-inventory or private buyout opportunity.

2

Underwriting

Independent appraisal and authentication (ACC) establish collateral value and loan-to-value.

3

Funding

The Fund advances bridge capital; a lien and title interest are recorded against the asset.

4

Resale

Inventory is sold through ApodcStore's channels, targeted at 45–90 days.

5

Repayment

Principal, interest, and any profit share return to the Fund for redeployment.

Collateral & Security Structure

Asset Types

Luxury watches (e.g., Rolex, Audemars Piguet, Richard Mille), select automotive inventory, and high-value accessories.

Authentication

Assets are verified through Authenticated Collector Check (ACC) prior to funding.

Lien Position

Fund intends to hold a first-lien or title interest in financed inventory.

Storage & Insurance

Collateral is intended to be held in insured, secure storage facilities.

Loan-to-Value Policy: The Fund generally limits advances to a maximum of **70% of the verified collateral value**, with lower advance rates applied to assets exhibiting lower liquidity or higher market volatility. Loan proceeds are determined using the lower of an independent appraisal, verified wholesale liquidation value, or observable market value.

Collateral Haircuts: The Fund applies collateral haircuts ranging from **30% to 60%**, depending on asset type, brand strength, condition, market liquidity, concentration risk, and expected recovery value.

Additional Risk Controls

- Maximum 70% portfolio-wide LTV.
- No single brand representing more than 25–30% of pledged collateral.
- Authentication by approved experts before funding.
- Mandatory insurance naming the lender as loss payee.
- Periodic inventory audits and borrower reporting.
- Margin-call provisions if collateral values decline below required thresholds.

Return

The 10% target and performance bonus are goals, not contractual guarantees.

Related-Party Concentration

Loans are concentrated with diversified pool of related third parties, rather than one borrower

Collateral Valuation Risk

Luxury asset resale values fluctuate with fashion, brand demand, and macro conditions; appraised value may not equal realized sale price.

Illiquidity

Beyond the 9-month lock-up, comes the early-redemption mechanism and payout.

Cash-Flow Timing

45–90 day loan cycles. Quarterly investors payout and distribution

Regulatory Status

ApodcStore is not a registered broker-dealer. this offering is intended for accredited investors

Performance

Fund performance depends heavily on the lending activities, borrowers' repayments activities, inventory sales.

Record

1. **2022 Hermès Mauve Sylvestre Seller Kelly 25**

Return: 48.4% (*Time in market 50 days*)

1. **2022 Hermès Black Togo Birkin 30**

Return: 28.3% (*Time in market 16 days*)

COSTS TO INVESTORS

Fees & Expenses

Currently, No Applicable Disclosed Fees

No management fee, servicing fee, placement fee, or expense reimbursement structure is currently available for **ApodcStore Note Fund**

Additional covering (at minimum):

- Annual management fee (0% of committed or invested capital)
- Servicing / origination fee on each bridge loan: 0%
- Placement / selling fee, if any: 0%
- 80% to the investors 20% to the sponsor

ELIGIBILITY

Investor Suitability

Who This Fund Is Intended For

- Accredited investors only, as defined under Regulation D of the Securities Act.
- Investors seeking fixed-income-style, income-oriented exposure who can accept illiquidity for the full 9-month lock-up and potentially longer.
- Investors comfortable with a niche, related-party-concentrated private credit strategy rather than a diversified bond portfolio.
- Investors able to independently evaluate — or engage an advisor to evaluate — luxury-asset collateral risk.

Not Suitable For

- Investors who need access to principal within 9 months.
- Investors who require independently diversified (non-affiliated) collateral pools.
- Investors relying on the 10% figure or performance bonus as an assured outcome.

PROCESS

Subscription Process & Closings

1. Review Materials

Investor reviews this summary, the full Private Placement Memorandum, and subscription agreement.

2. Verify Accreditation

Investor completes accredited-investor verification (income, net worth, or professional certification).

3. Subscribe & Fund

Investor executes subscription documents and wires the minimum 416 units (≈ $49,088) commitment or more.

4. Closing

Subscriptions are accepted at scheduled closings during the offering window; units are issued upon acceptance.

5. Ongoing Reporting

Investor receives monthly distributions and periodic fund/NAV reporting for the term of the note.

Offering Timeline

Offering / closing window: May 18, 2026 – Dec 18, 2026

Scheduled maturity: May 18, 2029 (36 months from close)

At maturity, explicitly*: principal is returned in full. There's a renewal/extension option, and the process/timing for redemption requests.*

Investor Relations

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Apodcstore.com

ApodcStore Luxury & Investment Group • A business of Evoqcu Group, LLC • Seattle, Washington, USA

Formal subscription materials, the Confidential Private Offering Memorandum, and the subscription agreement will be provided directly to verified accredited investors.

IMPORTANT NOTICE

Disclaimer

This presentation is prepared by ApodcStore for informational purposes only. It does not constitute an offer to sell or a solicitation of an offer to buy any security. Any such offer will be made only by means of a Confidential Private Offering Memorandum and definitive subscription documents, which contain the complete terms, fee schedule, and risk factors governing the ApodcStore Note Fund and should be read in full before investing.

The 10% target yield and any performance participation are targets only and are not guaranteed. Investment involves risk, including possible loss of principal. Past performance of any related entity is not indicative of future results. This offering is intended to be available only to accredited investors and involves related-party lending arrangements as described herein.

ApodcStore is not a registered broker-dealer or investment adviser. Prospective investors should consult their own legal, tax, and financial advisors before making an investment decision. No luxury brand referenced herein sponsors, endorses, or is affiliated with the Fund.