



MY Development
Fund, L.P.

A Qualified Opportunity Fund

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Primary Investment Focus Areas throughout Target OZ Communities

1. Residential Real Estate Development

MY Development Fund, L.P. (MYFD) will invest in the development, construction, renovation, ownership, and rental and management of single family and multi-family owner-occupied residential real estate. Rental development investments will be to house households of which 30% will be reserved, in perpetuity, for low- to moderate-income (LMI) individuals. The remaining 70% will be market rate.

2. Commercial Real Estate Development

MYFD will invest in the construction, renovation and management of commercial real estate, including but not limited to storage facilities and space rented to operating businesses.

3. Related Service Businesses

MYFD will invest in service businesses; specifically, in the financial and insurance service industries with the creation of a Value Gap Insurance Product. This product will be offered by America's Neighborhood Insurance Company (ANIC) that will insure value gap amounts, up to \$175,000, on owner-occupied homes so that adequate bank financing could be lent. MYFD will make equity investments into ANIC.

4. Construction and Other Operating Businesses

MYFD will invest in small operating businesses centered around job creation and community revitalization, in addition to construction companies.

5. Non-OZ Investments

Under the OZ laws, up to 10% of MYFD's assets may be non-OZ areas. Thus, MYFD will utilize a portion of its capital to invest in businesses that are not a Qualified OZ Business and/or to invest in areas that are not Qualified Opportunity Zones. MYFD's planned initial non-OZ investment will be in a company that will acquire closed commercial loans – most of which have a term of three years. The loan will be for acquisition, renovation and start-up time to fully lease the properties, at which time the borrower will receive its permanent financing. This company will outsource the loan servicing role to another entity.

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Purpose

A unique opportunity, unprecedented in scale and scope for community development, arose from the creation of Qualified Opportunity Funds (QOFs). This incentive was initiated by the 2017 Tax Cuts and Jobs Act and centers on the deferral, reduction and elimination of capital gains taxes to spur private investments in low-income Opportunity Zone (OZ) areas, as designated by each state and approved by the US Treasury.

What does a Qualified Opportunity Fund do? *It unleashes the creativity, insight and commitment of thousands of professionals' knowledge, ideas and dedication to revitalizing these target OZ communities.* It brings out the best of our free enterprise entrepreneurial systems to directly confront communities that are starved of essential capital and investment. While the zones present three key benefits – tax deferral, tax reduction and tax-free capital gains – MY Development Fund, L.P. (MYDF) offers investors a proven team, uniquely qualified to deliver life-changing impact to underserved OZ communities across the country and a healthy Return on Investment (ROI) with significant appreciation.

In the fall of 2018, Reonomy, a leading technology platform for commercial brokers, investors and lenders, announced, "These zones already contain 24 million jobs and 1.6 million places of business, thus signaling potential for growth."

The experienced professional team utilized by MYDF has proven products and approaches. This level of patient equity capital will leverage sound private and government grants and loans at a sufficient scale that will begin to impact, stimulate, nurture and grow the revitalization of our selected target communities.

The purpose is to maximize these proven approaches and coordinate with local providers. Our professional talent, along with local stakeholders, will design and implement specific strategies for each target community selected for investment. MYDF will spur growth that is inclusive, sustainable and truly transformative.

When evaluating the strength of each target community strategy, the capacity and financial commitments of all resources will be carefully measured. Additionally, overall economic conditions of the target community and the surrounding area will be evaluated to substantiate which direction economic momentum is moving.

Philosophy

The key to our development and investment strategy is the inclusion of local stakeholders and the already vested individuals and institutions who are wholly and actively involved in the community. We believe any other approach would fail.

Change cannot occur from a top-down approach; that's commonly failed over the last fifty years of our governmental society. Nurturing, empowering, supporting and investing in targeted areas will create positive impact and turnaround that will breed financial success and appreciation values.

"The opportunity-zones project has the potential to become America's largest economic development program. It will help revitalize areas that are left further behind the national economy." - Economic Innovation Group (EIG) via Epoch Times

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Mission

Our mission is to perform the due diligence to select the best communities that not only have the social need, but also possess existing ingredients that can generate jobs and community improvements sufficient enough to warrant adequate capital investments by utilizing a multi-prong approach.

Understanding that economic realities cannot be understated or ignored, our team measures essential economics and market conditions throughout our target communities and surrounding areas currently, and in the foreseeable future.

MYDF has the expertise and know how to select the best communities and mobilize appropriate strategies and approaches. In addition, we have developed and tested unique innovative products to address social needs that will ensure healthy turnarounds for financial investments and returns.

Strategy

MYDF has designed and tested specific innovative products that will be implemented by companies that MYDF will invest in and maintain at least 51% owner control.

The first is the creation of America's Neighborhood Insurance Company (ANIC), an insurance company that will address value gaps. A value gap is the difference between the capital used to build or renovate a home, and the amount a lender will lend and that an individual would be secure investing in. Unfortunately, because of the depressed real estate market in these areas, the comparables used to determine the value will define the financing a lender will loan to an individual, thus creating the value gap.

Currently, value gaps are dealt with via grants which, in turn, lower the sales price into what becomes current value of the property. Consequently, the adjusted sales price also now lowers values of *all* residences in that area further defeating the revitalization process. Value gaps are costly in several ways. First, the amount of each grant and the number of grants needed to revitalize a community is astronomical. Secondly, and more importantly, comparables that become established are unrealistic for anyone to be able to build or renovate around.

ANIC will insure value gap amounts on owner-occupied homes so that adequate social or bank funds could be lent, thus assuring investors of their return and relieving the homeowner of the obligation for gap financing. Plus, the value of the home will now become the actual cost of building or renovation, lifting values in the community rather than depressing them.

This approach also offers an opportunity to address affordability issues for owner-occupied homeownership in target areas. By utilizing the existing market and our special development companies, we will be able to build and renovate these homes and address the gap issue as well as being able to ensure economic integration. All capital, whether lent or granted, will be regenerative.

Regenerating capital and leveraging market players will enable us to build scale sufficient to fully bring about change in our target areas – revitalizing and renewing these communities and leading to an improved quality of life and appreciating values for all.

“With over \$6 trillion in unrealized capital gains in the United States, the potential market for reinvestment in real estate is absolutely massive.” - 2018 Blog Post by Reonomy

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A second company that we will be investing and maintaining majority ownership in is one that will develop and own rental properties, of which 30% will be reserved, in perpetuity for low- to moderate-income individuals. The remaining 70% will be market rate.

As our financials reflect, MYDF only invests in businesses where we are the majority owner. In addition to the examples above, we also invest in businesses that create jobs and value, and we focus on select commercial real estate in target impacted communities where these commercial structures can be refreshed and revitalized, further impacting appreciation values throughout these areas.

MYDF's strategy is to encompass a diversified approach that maximizes revitalization impact and return on investment. The five investment categories provide us with the tools to leverage additional investors and grant dollars into our target communities, creating impactful, unparalleled outcomes for our investors and nationwide locations formerly considered void of economic potential.

“A vacant, contaminated industrial site on the north bank of the Grand Calumet River will be redeveloped as one of the first federal Opportunity Zone projects of its scale...the 225-developable acres could become home to as many as 3,000 jobs.” - Andrew Steele for The Times, Munster, Indiana

Experience

James P. Butler, Fund Manager and President of Vista Consulting Services, LLC, has a long, distinguished career with a successful track record in community development. He has designed and implemented products and entrepreneurial strategies to reverse neighborhood decline. Now with the one missing ingredient – patient capital investments – earmarked solely for these communities, MYDF will be able to achieve scale that will actually reverse the decline and stimulate growth and appreciation.

Summary to Community Development Approach

Our approach is to deploy capital after in-depth analytics and onsite evaluation of every community and business we select and invest in. We utilize professionals with very specific expertise and experience, meshed with local vested individuals and institutions. We apply a revitalization strategy for each target community that will be sufficient in scope and magnitude, and will be assured of the capital investments of others to leverage our involvement in stimulating growth and reversing decline.

Transparency and accountability go hand in hand and benefits everyone. Data will be gathered to measure outcomes in areas such as new employment and pay scales, how did it rebuild the tax base, how did it leverage other investments and social grants. With this being such an innovative and extraordinarily new approach, it could be expanded only if we can document its impact; not simply to the investors, but to the low-income residents and our target communities. MYDF maintains a commitment of reliable and systematic data collection, perceptible analysis and full transparency for all research and public policy professionals.

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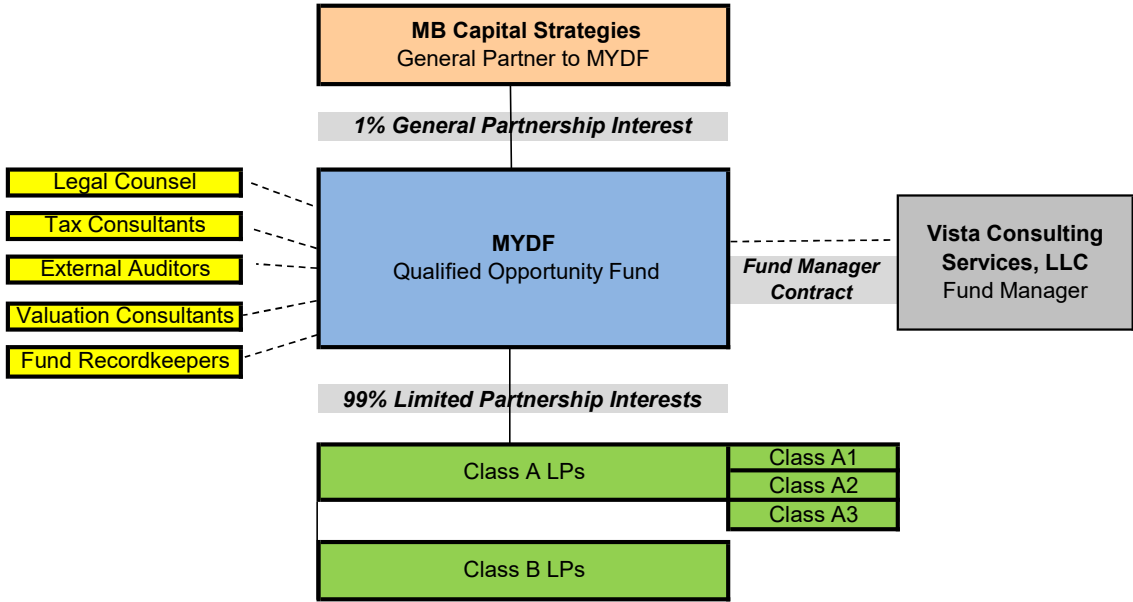
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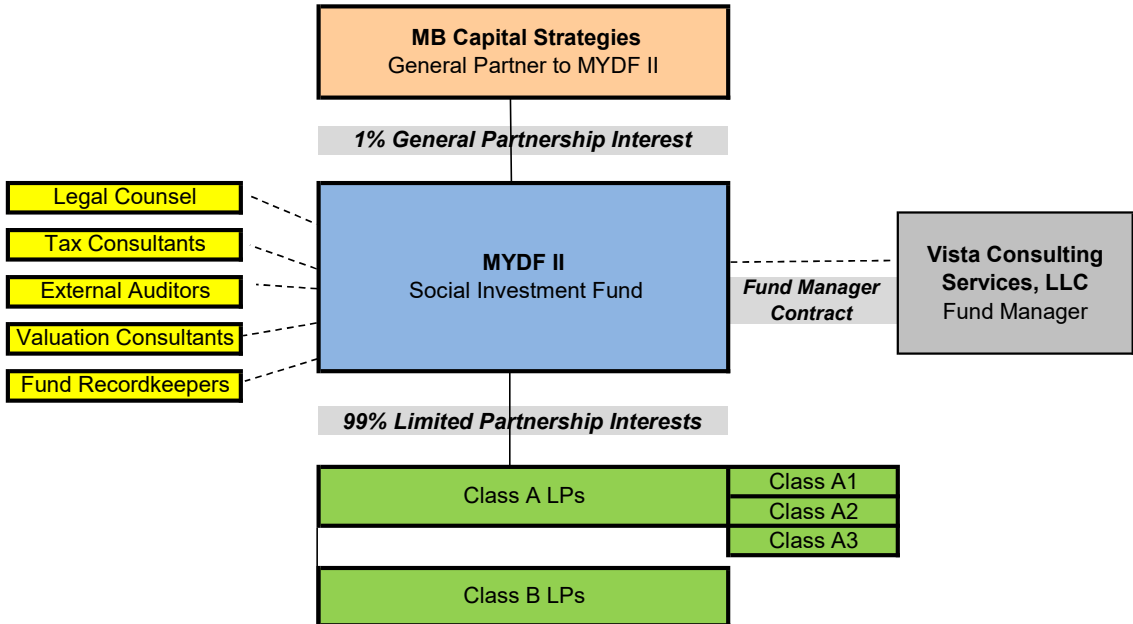
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ORGANIZATIONAL STRUCTURES

MY Development Fund, LP (MYDF) Qualified Opportunity Fund



MY Development Fund, LP II (MYDF II) Social Investment Fund



MY Development Fund, LP II (MYDF II)

MY Development Fund, LP (MYDF) was formed to operate as a Federally Qualified Opportunity Fund (QOF) and is available to investors who are looking to take advantage of the capital gains and other tax benefits of a QOF.

MYDF II is a private equity social impact fund that is formed to operate parallel to MYDF. It operates under the same conditions and terms to the Private Placement Memorandum (PPM) of MY Development Fund, LP. The only difference is MYDF II fund is designed for institutions that do not have a need for the capital gains and tax benefits that the Federally Qualified MYDF fund provides. MYDF II, therefore, will not be registered as a Federally Qualified Opportunity Fund (QOF). However, all other operational, financial, and management processes will follow the terms and conditions of MYDF -- specifically its PPM, Subscription Agreement, and Partnership Agreement.

Importantly, MYDF II will not be subject to the investment limitations (and other regulations) imposed on a QOF. Accordingly, MYDF II is formed to invest in *financial lending* areas, which under the current QOF guidelines are not available to QOFs. This means that MYDF II will be fully able to invest in America's Neighborhood Insurance Company (ANIC) and its Value Gap Insurance Product as well as companies providing affordable loans and loans for distressed communities. These underserved communities will be low-and-moderate income census tracts that are contiguous to a federally Qualified Opportunity Zone's census tract. Expanding the area for our social investments will create a greater community impact.