

Sterling Core Income Fund I, LLC

Referred to herein as "Sterling REIT"

Managed by Sterling Pacific Financial

Income-Focused | Low-Leverage

DIVERSIFIED REAL ESTATE



Self-Storage



Multifamily



Income-Focused



Low-Leverage



California Focused



CALIFORNIA FOCUSED

INCOME-PRODUCING REAL ESTATE

2026

Executive Summary

Sterling Core Income Fund I, LLC, referred to herein as “Sterling REIT,” is a newly established real estate investment entity managed by Sterling Pacific Financial.

Sterling REIT will focus on acquiring income producing real estate assets in targeted regional markets where properties are strategically positioned with competitive advantages.

The REIT is targeting a \$100 million capital raise to facilitate a conservative low-leverage acquisition strategy.

The objective is to build a diversified portfolio that generates stable cash flow, supports monthly distributions or reinvestment options.



About Sterling Pacific Financial

Sterling Pacific Financial is a California-based real estate finance and investment firm with a long-standing focus on real estate-backed lending, asset management, and investment oversight.

The firm's roots date back to 1998, when the Fischer family began lending against California real estate. Sterling Pacific Financial has since continued to build its platform around disciplined underwriting, regional market knowledge, and asset-backed investment strategies.

Sterling's experience includes private lending, bridge financing, real estate investment, development, and portfolio oversight across California markets.

For Sterling REIT, Sterling Pacific Financial will serve as the manager, responsible for investment strategy, asset evaluation, capital allocation, portfolio oversight, and investor communication.



REIT Strategy

Sterling REIT's strategy is focused on acquiring income-producing real estate assets in targeted regional markets where the property has a clear competitive advantage.

Future acquisitions may include:

- Self-storage
- Multifamily
- Retail
- Office
- Small mixed-use properties

The strategy is designed to create a diversified portfolio focused on stable cash flow, low leverage, and long-term equity growth.



Initial Asset Overview

Sterling REIT's initial asset base includes:

Antioch Storage

Stabilized Class A self-storage asset located in Antioch, California.

Lompoc Storage

Newer Class A self-storage asset operating above stabilized occupancy in Lompoc, California.

Los Banos Storage

Stabilized Class A self-storage asset with continued income growth potential in Los Banos, California.

Hollister Storage

Strong-performing income asset influenced by Silicon Valley regional migration trends.

Tailor Lofts DTLA

Approximately 58-unit live/work loft-style multifamily asset located in Downtown Los Angeles.



5
INITIAL
ASSETS

California
Portfolio



Antioch Storage

Antioch, CA

SELF-STORAGE



Lompoc Storage

Lompoc, CA

SELF-STORAGE



Los Banos Storage

Los Banos, CA

SELF-STORAGE



Hollister Storage

Hollister, CA

SELF-STORAGE



Tailor Lofts DTLA

Downtown Los Angeles, CA

MIXED-USE / 58 RESIDENTIAL + 2 COMMERCIAL



ANTIOCH STORAGE

Antioch, California

CORE INCOME ASSET



792
Units



88,411
Net Rentable SF



Opened 2020



Approx. 90%
Stabilized Occupancy



Managed by
Extra Space



Approx. \$1.15M
NOI



Antioch Storage

Antioch, California

Antioch Storage is a stabilized Class A self-storage asset located in the East Bay market.

The asset is professionally managed by Extra Space and operates at approximately stabilized occupancy levels.

Stabilized Class A self-storage asset providing predictable cash flow and distribution stability.



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LOMPOC STORAGE

Lompoc, California

CORE INCOME ASSET



Newer Class A self-storage asset operating above stabilization with strong in-place income and growth potential.



821
Units



88,990
Net Rentable SF



Built 2022



Approx. 95%+
Occupancy



Managed by
Extra Space



Approx. \$946K
NOI



Lompoc Storage

Lompoc, California

Lompoc Storage is a newer Class A self-storage facility located in California's Central Coast region. The asset is professionally managed by Extra Space Storage and is operating above stabilized occupancy.



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LOS BANOS STORAGE

Los Banos, California

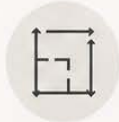
CORE INCOME ASSET



Stabilized Class A self-storage asset combining current income with continued growth potential.



861
Units



109,119
Net Rentable SF



Built 2021



Approx. 90%
Stabilized Occupancy



Managed by
Extra Space



Approx. \$970K
NOI



Los Banos Storage

Los Banos, California

Los Banos Storage is a stabilized Class A self-storage asset located in a Central Valley growth corridor. The asset is professionally managed by Extra Space Storage and combines current income with continued growth potential.



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HOLLISTER STORAGE

Hollister, California

CORE INCOME ASSET



Strong-performing self-storage asset producing consistent monthly cash flow in a supply-limited market.



631
Units



84,459
Net Rentable SF



Built 2023



Approx. 92%
Stabilized Occupancy



Managed by
Extra Space



Approx. \$1.08M
NOI



Hollister Storage

Hollister, California

Hollister Storage is a strong-performing income asset located in San Benito County, a regional market influenced by Silicon Valley migration and affordability trends.

The asset is professionally managed by Extra Space Storage and provides consistent monthly cash flow.



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TAILOR LOFTS DTLA

Los Angeles, California

CORE INCOME ASSET



58
Residential Units



2
Ground-Floor
Commercial Tenants



Downtown
Los Angeles



Large Live/Work
Loft Layouts



Mixed-Use
Income Profile



Operational &
Leasing Upside



Tailor Lofts DTLA

Downtown Los Angeles, California

Tailor Lofts DTLA is a mixed-use live/work loft property located in Downtown Los Angeles.

The asset includes 58 residential loft units and two ground-floor commercial tenants, creating a combination of residential rental income and commercial tenant income.

Urban mixed-use live/work loft asset providing diversification, income stability, and long-term appreciation potential.



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Low-Leverage Strategy

Conservative Low-Leverage Strategy

Sterling REIT is designed as a low-leverage real estate investment company.

Rather than relying heavily on debt to drive returns, the REIT's long-term strategy is to acquire income-producing assets, operate them efficiently, and reduce leverage over time.

This approach is intended to:

- Preserve investor capital
- Reduce interest rate sensitivity
- Improve cash flow stability
- Increase equity ownership in the assets
- Strengthen the REIT balance sheet
- Support durable investor distributions

The long-term objective is to build a portfolio of real estate assets with increasing equity value and decreasing debt exposure.



Projected Investor Yield

Sterling REIT is targeting a **projected 6% annual yield**, supported by income-producing real estate assets and underlying portfolio NOI.

Key Highlights

- Projected 6% annual yield
- Income-producing real estate portfolio
- Cash flow supported by property-level NOI
- Monthly distributions or reinvestment options
- Low-leverage investment strategy
- Diversified asset base

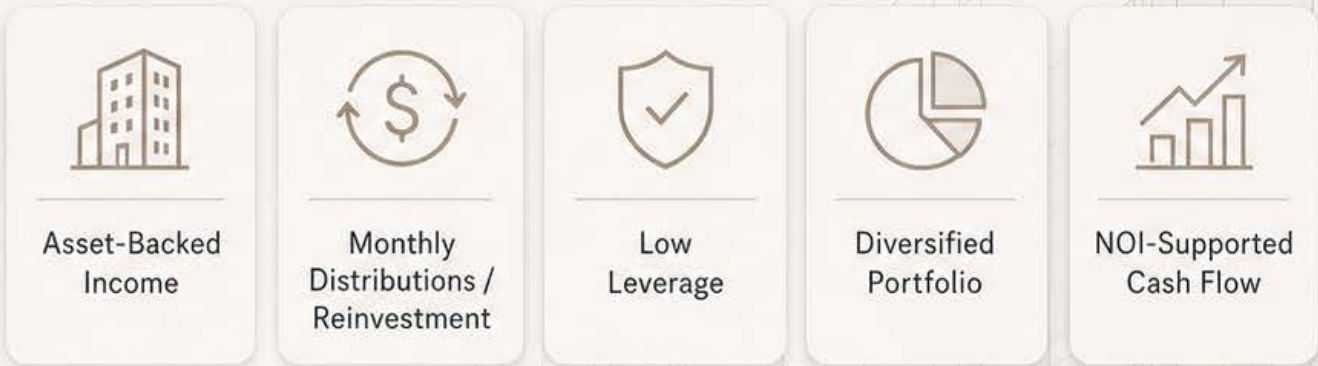
Important Note

The 6% yield is **projected only** and remains subject to asset performance, portfolio NOI, reserves, debt service, and final offering terms.

6%

PROJECTED ANNUAL YIELD

Supported by portfolio NOI



Important Investor Note

Important Investor Note

Sterling Core Income SubREIT, LLC is a newly established investment platform.

Any yield referenced in this presentation is a projected yield only, is not guaranteed, and remains subject to change based on underwriting, acquisition timing, financing terms, market conditions, and operating performance.

The initial assets, projected returns, distribution structure, capital plan, and investment strategy remain subject to final offering documents, legal review, underwriting, acquisition timing, financing terms, and operating performance.

This presentation is intended for introductory discussion purposes only and should not be considered a complete offering document or investment recommendation.

Prospective investors should review the full PPM investment package, offering documents, risk disclosures, and consult their own legal, tax, and financial advisors before making an investment decision.



Managed by Sterling Pacific Financial

Sterling REIT will be managed by Sterling Pacific Financial, supported by an experienced California real estate finance, investor relations, and operations team.



Joshua Fischer

Managing Director | Sterling REIT

Investment strategy,
capital raising, and
portfolio execution.



Richard S. Kostkas

Managing Director | Sterling REIT

Investment strategy,
capital raising, and
portfolio execution.



Gerald Fischer

Managing Director | Sterling REIT

Investment strategy,
capital raising, and
portfolio execution.



Support Team

- **Martina Jones** — Investor Relations
- **Janeth Capinpin** — Investor Relations
- **Luis Solis** — Investor Relations



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MANAGEMENT TEAM

Take the Next Step with Sterling Core Income Fund I



Scan the QR code to access the Sterling Core Income Fund I investor page, where you can:

- View or download the full presentation
- Request the Private Placement Memorandum (PPM)
- Connect directly with the Sterling Pacific Financial team
- Learn more about the fund, portfolio, and investment process



Explore the opportunity. Review the materials. Connect with our team.



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