

WELCOME TO EQUITYLINE USA REIT

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Targeting a

**10%\***  
**ANNUAL  
RETURN,**

**with a scheduled minimum of 8%  
annualized, distributed monthly.**



*\*For more information about our minimum and target returns and a list of associated Risks related to Real Estate investments, please read our Offering Memorandum.  
PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS*



**EQUITYLINE**  
GROUP OF COMPANIES

# Consistent monthly income from a leader in high-yield investments.

EquityLine USA REIT invests in short-term, high-yield, non-conforming mortgages to multifamily sponsors that pass our rigorous due diligence process. Our goal is to be a consistent source of high-yield monthly income.

EquityLine Group of Companies, the parent of this REIT, has long been a leader among high-yield investments—**we've never missed a distribution to our investors.\*** This track record is a testament to our rigorous due diligence and market tested investment process.

*\*Based on data reported as of December 31st, 2023.*



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## INVESTOR BENEFITS

**EquityLine USA REIT is a high-yield investment.**

**Our investors are generally seeking:**

- ✓ Monthly income to build wealth or supplement their income.
- ✓ Our track record of consistency. The EquityLine Group has not missed a distribution to our investors.\*  
To expand or diversify the income allocation of their investment portfolio.
- ✓ To help mitigate the effects of inflation.
- ✓ A hard-asset-backed investment with different characteristics of other income-oriented investments for additional diversification.

*\*Based on data reported as of December 31st, 2023.*

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# Fund Composition: Mortgages

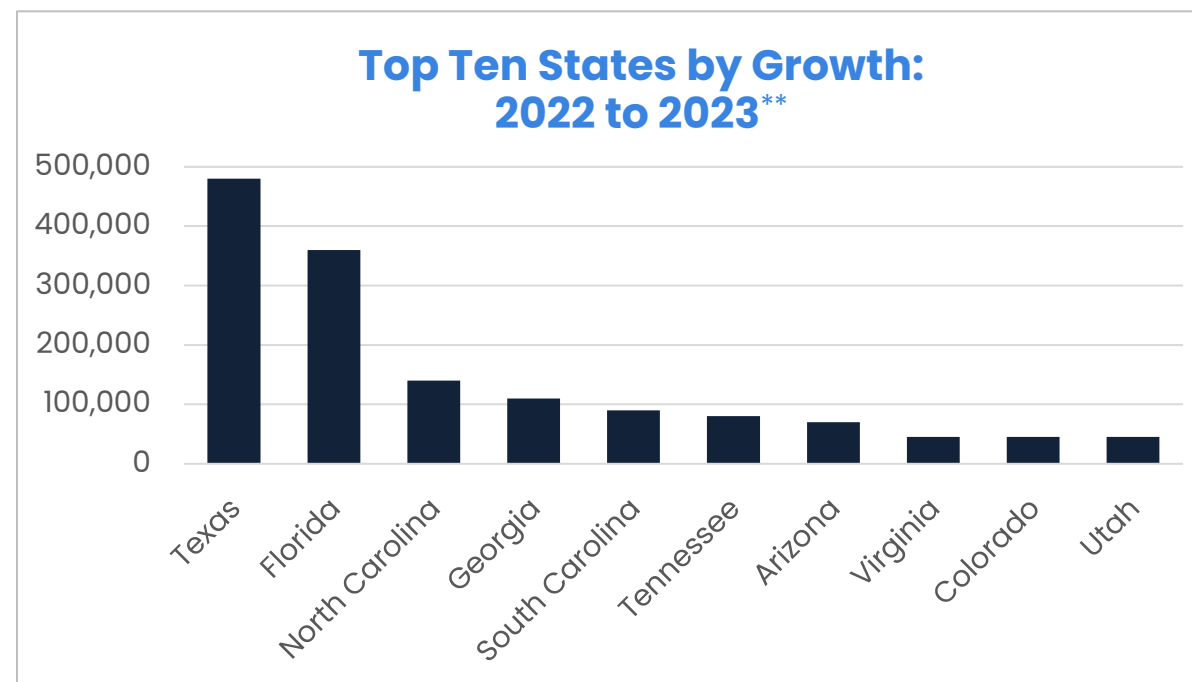
EquityLine USA REIT is positioned to take advantage of what we view as a trend-following and timely opportunity: many of the best borrowers are looking for speed and expertise in a lender. Our aim is to support borrowers seeking to close faster than going through a traditional lending institution. We intend to borrow with an LTV not exceeding 75% and charging an interest rate of 12%-13%.

## Here are the basics:

**What we invest in:** Residential properties (apartments), some select single-family homes.

**Who we lend to:** Quality borrowers and primarily first position mortgages.

**Where we lend:** We're investing primarily in **Texas, Florida, and North Carolina**. These locations were partly chosen because they lead the nation in employment\* and population growth\*\* helping to drive the need for multifamily housing.



\*Bureau of Labor and Statistics. (2023, August 24). Employment up more than 3.0 percent in Nevada, Texas, and Florida, July 2022–July 2023: The Economics Daily: U.S. Bureau of Labor Statistics.

\*\*US Census Bureau (2023, December 19). US Population Trends Return to Pre-Pandemic Norms as More States Gain Population.

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# A Specialized Focus—Short Durations

## Mortgage length:

Short duration—an average of 12 months. We keep the loan period short with the intent of shielding our portfolio from interest rate changes. The macroeconomic trends over 12 months can be much more controlled than a more traditional 15–30-year period.

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5

# What makes this REIT really different?

## Planned Exits of our mortgage positions.

EquityLine is positioned as a key resource for both borrowers and larger lending institutions. For each loan, we determine which institutions are interested in purchasing from us.

Many institutions rely on loans sourced from EquityLine for our rigorous due diligence and will enter into early purchase agreements with the caveat that the loan has been “seasoned” by EquityLine.

We believe that this approach coupled with these relationships help create an even stronger opportunity for our investors to receive consistent monthly income.



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# How and When We Get Paid

## Our structure incentivizes us to perform well.

You see, we distribute shares with a preferred return to investors, ensuring they receive at least 8%, and we don't share in any profits until we deliver at least 10%.

*In short, our profits depend on your returns.*



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7



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GROUP OF COMPANIES

## INVESTMENT TERMS

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PRICE:

**\$10**  
per share

MINIMUM INVESTMENT:

**\$10,000**

ELIGIBLE INVESTORS:

**Accredited  
& Qualified  
Investors**

## IRA-Friendly

This can be a strong investment opportunity for those looking to **invest with an IRA**, with the same minimum investment of \$10,000.

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## ABOUT US

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EquityLine USA REIT formed in 2023, intends to build on the track record and experience of the EquityLine Group. EquityLine Group, based in Richmond Hill, Ontario, is comprised of Canadian and US companies that offer a full range of mortgage services, real estate management, and development through interrelated corporations and third-party partners. Founded almost a decade ago, the group has grown in response to increasing demand for its services.



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## MEET OUR TEAM

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**Sergiy  
Shchavyelyev**

President;  
Director

Sergiy Shchavyelyev is a highly accomplished individual with a diverse background in the financial and real estate sectors. He serves as a director of the Company and holds ownership as well as being a beneficial owner of the general partner. In 2018, Mr. Shchavyelyev founded both EquityLine Mortgage Investment Corp. (“ELMIC”) and VeleV Capital. ELMIC is a publicly-traded corporation on the Jamaica Stock Exchange, listed under the symbol “ELMIC.” Additionally, he owns a family-operated real estate brokerage located in Toronto, Canada. In 2014, Sergiy founded EquityLine Financial Corp., a Canadian mortgage and brokerage company. He has been actively involved as a real estate broker and mortgage specialist since 2006. Over the course of his career, Sergiy has successfully completed real estate transactions amounting to more than \$600 million. Currently, he manages a portfolio exceeding \$80 million, which includes funds and development projects. His extensive experience in lending and finance within the real estate sector is evident through his successful track record of closing and redeveloping multi-million-dollar transactions. Sergiy Shchavyelyev’s educational background is notable. He holds a Financial Accounting certificate from Harvard Business School and a Master of Law Degree from Mechnikov National University in Odesa, Ukraine. Furthermore, he actively contributes to the industry as a member of the advisory committees of both PCMA Canada (Private Capital Markets Association of Canada) and CAMLA (Canadian Alternative Mortgage Lending Association). It is worth mentioning that Sergiy is a dual citizen of both Canada and the Republic of Ukraine, which further reflects his international perspective and experience.

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10



## MEET OUR TEAM

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**Kishan  
Alexander**

Chief Financial  
Officer

Kishan Alexander currently holds his Property and Casualty license with World Insurance Associates (WIA) since 2017. While serving as CFO of the Company, Kishan will maintain his licensing and continuing education relationship with WIA. Mr. Alexander's role with WIA has him supporting Pensio Global, a credit risk management company, specializing in providing proprietary rental income risk management products and guaranteed income solutions tailored for real estate developers and lenders in the US and Canada. In addition to his professional background, Kishan is also the co-founder of the CRE Connect Summit, an event that concentrates on the advancement of multi-family and affordable housing. He actively serves on the board of the Asian Real Estate Association of America (AREAA) and the Asian American Chamber in Washington, DC. Furthermore, he has obtained a Commercial Lines Coverage Specialist degree (CLCS) from the Hartford School of Insurance. In his capacity with the Company, Kishan will not only fulfill his CFO responsibilities but also prioritize risk mitigation efforts.

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**Zach Wagner**  
Chief Investment  
Officer

Zach Wagner is the Chief Investment Officer at EquityLine NY, leading originations, loan servicing, and asset management. He joined StackSource as a Director in March 2020, with over three years of finance experience, including a prior role as an independent analyst for small organizations and opportunity funds. His expertise lies in debt and equity financing for commercial real estate, contributing to \$1.2 billion in capital market transactions. Based in Dallas, TX, Wagner also owns an 8,000-acre upstream oil and gas operation in West Texas, demonstrating his entrepreneurial skills in the energy sector. This venture, supported by 15 full-time employees, showcases his commitment to the industry and includes a successful ESG initiative that focuses on reducing harmful emissions in upstream processes. Educationally, Wagner holds certificates as a Financial Modeling and Valuation Analyst and a Credit Analyst from the Wharton School of Business and the Corporate Financial Institute, underscoring his versatile expertise in finance and energy.

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### **Byron Rastrullo**

Vice President,  
Investor Relations

In 2023, Byron joined the EquityLine Group with a specific focus on expanding the network encompassing Investment Advisors, Portfolio Managers, Family Offices, and Pension Funds. With over a decade of experience as a highly accomplished Investment Advisor in the Southern Ontario region, Byron brings extensive expertise to this role. Having exited a prosperous private Investment Advisory practice in 2022, Byron ventured into founding an independent consulting firm catering to small and mid-sized businesses. His achievements include successful partnerships with prominent global service-based entities, such as Axial Capital in London, UK. In this capacity, Byron cultivated C-Suite relationships with international business owners, providing comprehensive services encompassing capital raising, advisory, real estate financing, and facilitating public markets listings.

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**Sean McGinley**

Independent  
Director

Sean McGinley is a licensed Real Estate Agent with over a decade of experience in luxury real estate sales and over \$500M in total deal volume. Well-versed in providing pertinent market information and personalized marketing strategies, Sean's passion for real estate and attention to detail keep him ahead of the curve when it comes to every aspect of a deal. Ranked in the top 1.5% of agents nationwide, Sean presently works for Compass Real Estate and has been employed at this firm for 5 years. His experience includes years of residential and commercial brokerage, consulting, and advisement. Whether he's working with his vast network of family offices, international investors, life-long New Yorkers, or first-time homebuyers, Sean's deep knowledge of the city's landscape is unrivaled, positioning his clients for smooth and successful transactions. Sean received a Bachelor in Business Management and Entrepreneurship from Baruch College with a concentration in Real Estate, and he sits on the Executive Committee for NYRS (New York Residential Specialists).

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**CA Perera**

Independent  
Director

CA Perera is a Managing Partner of CAP Global Properties (“CAP Global”). Mr. Perera has been employed by CAP Global for the last 10 years. He has experience in real estate acquisition, disposition and management. CAP Global transacts in residential and commercial properties across the U.S., including Florida, California, New Jersey, and New York. Prior to CAP Global, Mr. Perera was employed by Goldman Sachs in the real estate group where he played a pivotal role in sourcing and negotiating an off-market \$300M industrial properties syndicated debt deal. Prior to that he was employed by Kimco Realty, Blackstone, and JP Morgan Chase. He is an angel investor in several startups but serves no formal role as either officer or director in those enterprises. He received a bachelor’s degree from Columbia University.

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### **Tina Batova**

Administrative  
Services Manager

In 2023, Tina assumed the role of Administrative Services Manager at EquityLine, leveraging her extensive expertise in business administration with a focus on account management and financial responsibilities. Her distinguished career is marked by notable positions such as Administrative Assistant/Accounts Payable at DrillTech Drilling and Executive Assistant/Accounting Assistant at Solid General Contractors. Additionally, Tina contributed to the field of account management through her role as an Account Manager at Empyrean Merchant Services.

Tina's skill set is underscored by exceptional organizational and time management capabilities, as evidenced by her successful track record in various roles. Her educational background is equally impressive, featuring the completion of the Canadian Mortgage Agent Course and Financial Accounting at Toronto Metropolitan University and George Brown College, reflecting her commitment to ongoing learning and professional development.

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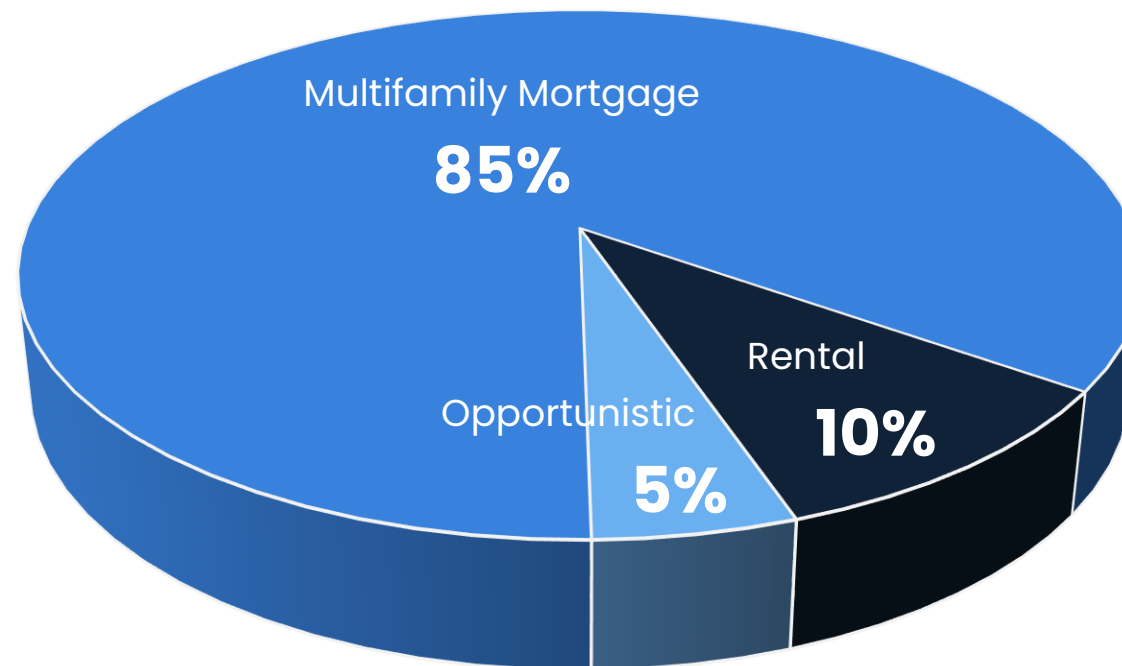
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# Investment Process: Fund Composition

EquityLine USA REIT is a multidimensional real estate fund principally focused on mortgages on multifamily properties, however we diversify our portfolio with multiple sources of revenue generation:

*It is possible that our REIT will have a higher than 85% allocation to multifamily mortgages.*

**ESTIMATED PERCENTAGE OF DEPLOYED CAPITAL**



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# Reliable monthly income backed by Real Estate.

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**Forward Looking Statements & Financial Projections:** This material may contain statements, estimates or projections that constitute "forward-looking statements" as defined under applicable securities laws. Often, but not always, forward-looking information can be identified by the use of words or phrases such as: "expects", "anticipates", "plans", "estimates", "projects", "believes", "intends", "likely", "possible", "probable", "scheduled", "positioned", "goal", "objective" or states that certain actions, events or results "may", "could", "would", "might" or "will" be taken, occur or be achieved. In particular, this material's forward-looking information concerning: EquityLine NY, LP's use of proceeds, payment and of dividends, stability and rate of return on investment, the nature of EquityLine NY, LP's mortgage investments, market and trend information, and pro forma and certain other financial information.

Forward-looking statements and financial projections are based on the opinions and estimates of EquityLine NY, LP at the date the statements are made and are subject to a variety of risks and uncertainties and other factors that could cause actual events or results to differ materially from those anticipated in the forward-looking statements and financial projections. Although we believe that the expectations reflected in the forward-looking statements and financial projections are reasonable, there can be no assurance that such expectations will prove to be correct. We cannot guarantee future results, level of activity, performance or achievements and there is no representation that the actual results achieved will be the same, in whole or in part, as those set out in the forward-looking statements and financial projections.

Important factors that could cause actual results to differ materially from expectations include. But are not limited to: [insert list of risk factors here that matches categories of risk factors used in prospectus and on website.] You are cautioned that this list of factors should not be construed as exhaustive.

The forward-looking statements and financial projections contained in this presentation are expressly qualified by this cautionary statement and by the information included in the Prospectus. Except as required by law, we undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, after the date on which the statements are made or to reflect the occurrence of unanticipated events. You are cautioned not to place undue reliance on forward-looking statements or financial projections.

For more information about our minimum and target returns, please read our [Offering Memorandum](#).