

H & L PROPERTY MAINTENANCE

2027 PRIVATE BUSINESS FUNDING OPPORTUNITY

Purpose: Provide H & L with pre-season working capital for 2027 marketing, payroll reserves, equipment, insurance, and operating needs.

Minimum private loan: \$2,000

Two Fixed-Return Options

Option	Funding date	Repayment date	Fixed return	\$5,000 profit	Total repaid	Monthly equivalent*
4-Month	Feb. 1, 2027	June 1, 2027	25%	\$1,250	\$6,250	\$312.50 / mo
6-Month	Feb. 1, 2027	Aug. 1, 2027	35%	\$1,750	\$6,750	\$291.67 / mo

**Monthly equivalent is total profit divided evenly across the term for comparison only. It is not a monthly payment schedule unless the signed loan agreement says otherwise.*

What a \$5,000 Loan Looks Like

4-MONTH OPTION

25% fixed return
\$5,000 on Feb. 1 -> \$6,250 on June 1
Profit: \$1,250 total
Equivalent: about \$312.50/month

6-MONTH OPTION

35% fixed return
\$5,000 on Feb. 1 -> \$6,750 on Aug. 1
Profit: \$1,750 total
Equivalent: about \$291.67/month

Proposed Terms

- Private business loan to H & L Property Maintenance LLC; no ownership or voting rights are transferred.
- Minimum loan amount: \$2,000.
- Lender selects either the 4-month or 6-month fixed-return option before funding.
- Each lender receives a separate written loan agreement stating principal, maturity date, repayment amount, default terms, and signatures.

IMPORTANT: This is a funding summary, not the final contract or a guarantee of business performance. Final documents should be reviewed by a Missouri attorney and tax professional before funds are accepted.