

EVERGREEN
■ HOLDINGS ■

Subsidiary of RePrime Group

LEADING THE WAY

— IN REAL ESTATE INVESTING —



Evergreen Holdings: Who We Are

Evergreen Holdings is a premier real estate acquisition company with a strong legacy of success in acquiring, managing, and optimizing real estate assets. With over three decades of hands-on experience, we have established ourselves as a trusted leader in the industry, specializing in identifying and capitalizing on high-value opportunities.

Our Expertise In Real Estate Acquisition

Auction Mastery

Acquired over 1,000 properties through auctions nationwide, showcasing unparalleled expertise in navigating complex transactions.

Distressed Property Specialization

Proficiency in managing and acquiring distressed assets, including REOs, tax deeds, and tax certificates, turning challenges into profitable opportunities.

Commercial & Residential Portfolios

A proven track record in acquiring multifamily properties, shopping centers, and other high-value assets to build diversified, performance-driven portfolios.

Market Trend Analysis

Leveraging in-depth market insights to identify undervalued opportunities and forecast trends for strategic acquisitions.

Asset Optimization

Transforming acquisitions into high-performing investments through innovative management and strategic enhancements.

Our Commitment to Excellence

Evergreen Holdings is driven by a deep commitment to creating value for our partners and stakeholders. Our strategic approach to acquisitions focuses on maximizing returns while fostering long-term growth. By combining industry expertise, innovative strategies, and meticulous execution, we consistently deliver results that exceed expectations.

At Evergreen Holdings, real estate acquisition is not just our expertise-it's our passion. We are building the future of real estate.



Our Expertise and Strategy

At Evergreen Holdings, our strategy is built on leveraging decades of expertise to identify, acquire, and optimize real estate assets that maximize value for our stakeholders. Our approach focuses on precision, innovation, and unparalleled execution in every acquisition and management decision.

Core Strategic Pillars



AUCTION EXPERTISE

We dominate the auction space, having successfully acquired over 1,000 properties nationwide. Our deep understanding of the auction process allows us to act swiftly and strategically, securing high-value opportunities others overlook.



DISTRESSED ASSET SPECIALIZATION

Our proficiency in acquiring and managing distressed assets, including REOs, tax deeds, and tax certificates, enables us to turn challenges into profitable investments. We thrive where others see obstacles.



MARKET-DRIVEN APPROACH

Leveraging cutting-edge market analytics and trend forecasting, we identify undervalued assets and position ourselves ahead of market shifts, ensuring consistently high returns.



DIVERSE PORTFOLIO DEVELOPMENT

By focusing on commercial and residential real estate, we build balanced portfolios that mitigate risk and maximize growth potential.



ASSET OPTIMIZATION

Beyond acquisition, we transform assets into high-performing investments through innovative strategies and meticulous management, unlocking untapped value.





Advantages to Auction Sales

- Full transparency
 - Asset status
 - Lease agreements
 - Payments
 - Occupancy
- Assets are free and clear of all debt and any encumbrances
- Properties typically enter auction due to loan maturity, rather than bankruptcy or poor management



Disadvantages to Auction Sales

Instant capital is required

- Once an auction is won, the winner must put 10% of the required capital down within 24 hours, and the remaining balance must be paid within the first 30 days.



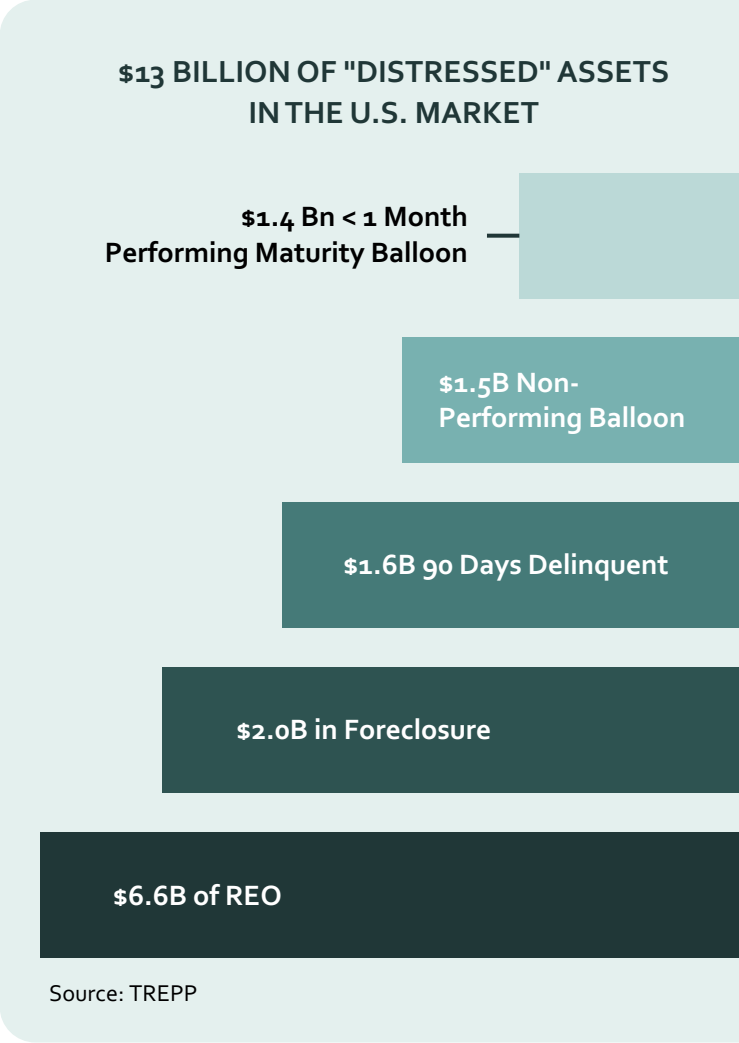
Market Opportunity

A substantial volume of distressed CMBS assets are currently facing maturity and default challenges.

As of November 2024, the commercial mortgage-backed securities (CMBS) market is experiencing significant distress, particularly concerning loan maturities and defaults. Recent data indicates that approximately 6,500 CMBS loans, totaling \$219 billion, are set to mature between 2021 and 2024, representing 60.6% of the current CMBS outstanding debt.
- BRIGHTON CAPITAL ADVISORS

The default rates have been notably high in certain sectors. For instance, in the first quarter of 2024, 39% of office loans slated to mature became delinquent, a significant increase from 20% in 2023. Retail properties also saw a rise, with 23% of maturing loans becoming delinquent in 2024, up from 11% in 2023.
- TREPP

Fitch Ratings projects that overall U.S. CMBS loan delinquencies will double from 2.25% in November 2023 to 4.5% in 2024 and 4.9% in 2025, with the office sector expected to experience the greatest decline in property net cash flows.
- FITCH RATINGS



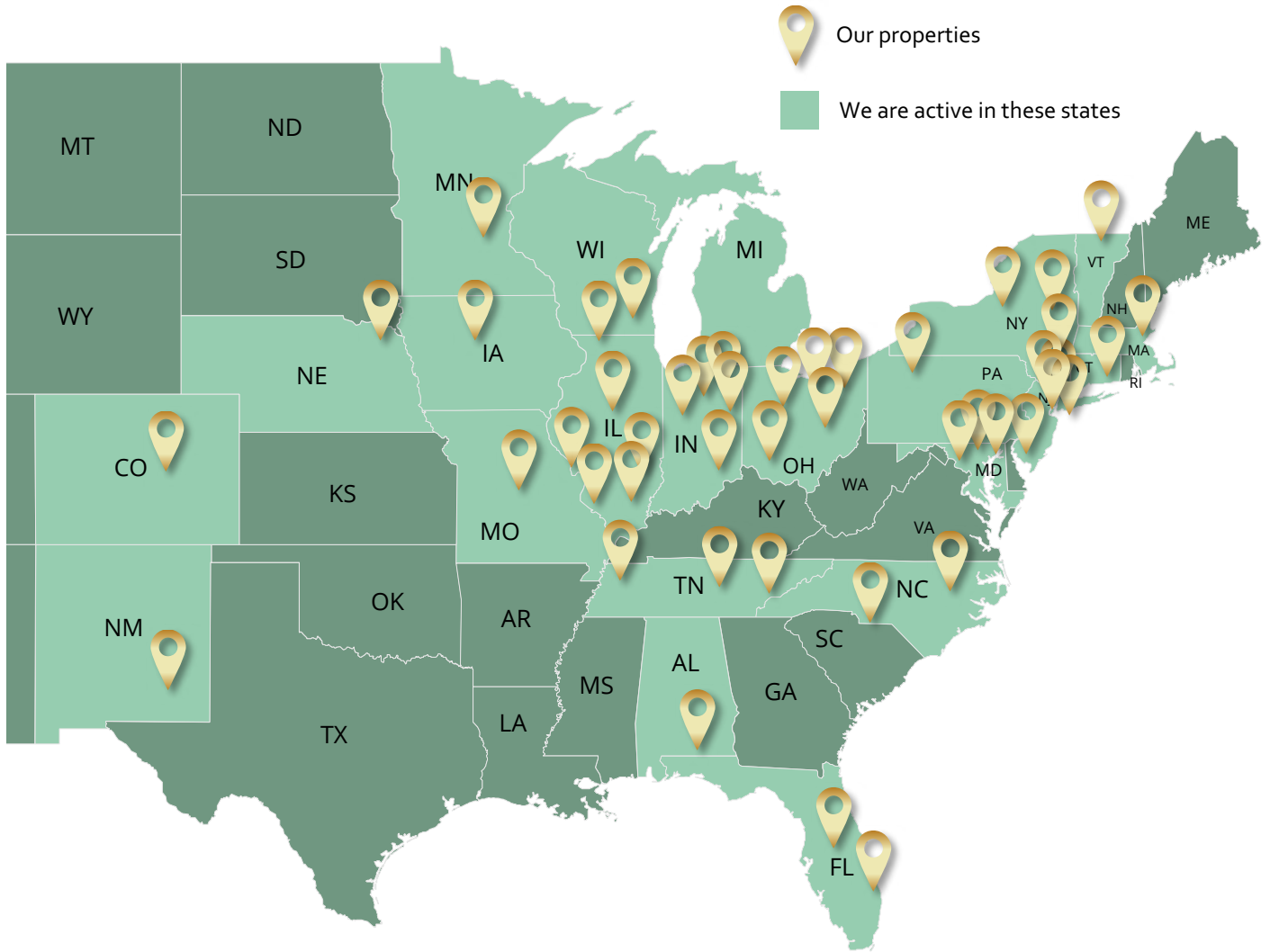
MATURITIES ARE SET TO PEAK IN 2026



2024	\$60B-\$70B (20% - 23% of total maturities)
2025	\$70B-\$80B (23% - 26% of total maturities)
2026	\$75B-\$85B (25% - 28% of total maturities)
2027	\$65B-\$75B (20% - 23% of total maturities)



Property Locations





Track Record*

* All the properties were purchased by the predecessor



Redbud Retail Strip Center
2609 S. New Hope Road, Gastonia, NC 28056



Sunset Plaza Retail
1700 Market Ln, Norfolk, NE 68701



Freeport Shopping Retail
1500 South West avenue, Freeport IL



Stone Quarry Commons Retail Center
91, 93, 95 Wagner Road, Monaca, PA 1506



Wright Executive Center Office Building
2875 Presidential Drive, Fairborn, OH 45324



AppleSeed Retail
1406-1500 Lexington Ave, Mansfield, OH 44907



Airport Square XXI Office Building
849 International Drive, Linthicum, MD 21090



South Main Center Retail
4045 S Main St Akron, OH



Best Buy Center Retail
1800 Tiffin Ave, Findlay OH 45840



Mid-America Corporate Center Office
7650 Magna Dr, Belleville, IL 62223



Track Record*

* All the properties were purchased by the predecessor



Belle Park Plaza Retail Strip Center
12103-12145 Bellefontaine Rd, St. Louis, MO 63138



Belaire Shopping Center Retail
2503-2549 E SR 44, Shelbyville, IN



CVS Vineland Retail
76 W Landis Ave, Vineland, NJ



Kokomo Plaza Retail
513 S Reed Rd, Kokomo, IN 46901



McHenry Plaza II Retail
1700 N Richmond Rd, McHenry, IL 60051



Indrio Crossing Retail Strip Center
4802-4908 N Kings Highway, FT Pierce, FL 34951



Glenville Towne Center Retail
10519 Saint Clair Ave, Cleveland, OH 44108



Price Chopper Retail
56 Commons Dr, Derby, VT 05829



Roses Shopping Center Retail
2041 Douglas Ave, Brewton, AL 36426



Arby's & Phillip 66 Retail
1068 US Highway 36, La Paz, IN 46537



Track Record*

* All the properties were purchased by the predecessor



Danvers Crossing Retail Strip Center
8 Newbury Street, Danvers, MA 01923



Chagrin Lee Square Flex Office
16500 Chagrin Blvd, Shaker Heights, OH



Elkhart Plaza West Retail Strip Center
1200-1252 N. Nappanee Street, Elkhart, Indiana



Park Place Plaza Retail Strip Center
5002-5044 N Academy Blvd, Colorado Sprs., CO 80918



Arlington Shops Retail Strip Center
11615 HIGHWAY 70, ARLINGTON, TN 38002



Wintergreen Office Park Office Bldg
446A Blake St, New Haven, CT 06515



Knoxwood Apartments Multi Family
2627 Wimpole Ave., Knoxville, TN 37914



AIRPORT TECH I, II & IV Office Building
800,900&930 International Drive, Linthicum, MD 21090



Apopka Land Shopping Center Community Shopping Center
719 S Orange Blossom Trail, Apopka, FL 32703



Greenville West Retail
615 Asheville Hwy, Greenville, TN 37743



How We Dominate the Auction Process

Our strategic approach to distressed commercial assets leverages expertise, precision, and a systematic process to maximize returns. Here's how we do it:



STEP 1 | Funding

Secure **25% funding of the target asset value** as upfront capital, ensuring readiness for competitive bidding and immediate deposits.



STEP 2 | Locate Distressed Assets and Auctions

Leverage **proprietary tools, market analytics, and networks** to identify:

- Distressed commercial assets.
- Upcoming public and private auctions with high-value opportunities.



STEP 3 | Targeting Below Market Value

Focus exclusively on assets priced **20% below market value or greater**, ensuring built-in equity and significant upside potential.



STEP 4 | Bidding and Winning

- Deploy expert bidding strategies to **secure prime assets** while maintaining cost efficiency.
- Leverage **Gideon Gratsiani's auction expertise** for maximum success.



STEP 5 | Deposit on Winning Assets

Place immediate deposits to lock in acquisitions, showcasing financial preparedness and credibility in the auction process.



STEP 6 | Financing

Secure financing for the remaining balance through:

- Institutional **partnerships**
- **Private investors**
- **Bridge loans**

Ensure terms are optimized for long-term profitability.



STEP 7 | Closing

Complete the transaction efficiently, with legal and operational due diligence to ensure a seamless acquisition process.



STEP 8 | Value-Added and Rebranding

Execute a value-add strategy, including:

- Renovations and modernization to enhance property appeal.
- Rebranding to reposition the asset for higher market demand and premium rental income.



STEP 9 | Exit Strategy

Monetize the asset through:

- **Refinancing:** Retain high-performing properties to generate sustainable income.
- **Sale:** Exit at an optimal market price, capitalizing on enhanced asset value.

Why It Works

This streamlined process, driven by unmatched auction expertise and a strategic value-add approach, positions us as leaders in the distressed asset market, consistently delivering superior returns.



Advantages of Acquiring REO Through Public Auctions

Opportunity for High-Value Assets at Reduced Costs

Commercial properties in auctions are often sold below market value, providing an opportunity to acquire prime assets at significant discounts.

Access to Distressed or Underperforming Assets

Auctions often include distressed commercial properties (e.g., office buildings, retail centers, warehouses) with potential for value-add investments.

Diversification of Investment Portfolio

Auctions offer access to a variety of commercial asset types, allowing investors to diversify across sectors such as industrial, retail, multifamily, or mixed-use.

Strategic Location Opportunities

Many auctioned commercial properties are in sought-after locations, providing a chance to enter high-demand markets at competitive prices.

Potential for Rapid Cash Flow Generation

Commercial properties purchased at auction can quickly become income-producing assets through leasing or redevelopment, yielding faster returns on investment.

Streamlined Acquisition Process

The auction process is often faster than traditional transactions, reducing the time and complexity typically involved in acquiring commercial real estate.

Less Competition for Specialized Assets

Auctions can attract fewer bidders for niche commercial properties, providing opportunities for knowledgeable investors to secure assets with limited competition.

Focus Areas for Success

When targeting commercial properties at auctions, conduct thorough due diligence, verify zoning and title, and assess potential for leasing or redevelopment to maximize the investment's profitability.

Value-Add Opportunities

Investors can enhance the value of auctioned commercial properties through renovations, rebranding, or repositioning, increasing rental income or resale potential.

Opportunities to Expand Market Reach

Public auctions often list commercial properties across various regions, enabling investors to enter new markets or expand their geographic footprint.

Motivated Sellers

Many auctioned commercial properties are sold by lenders, government agencies, or entities under pressure to divest quickly, increasing the chances of favorable deals.

Fewer Middlemen

The auction process often eliminates intermediaries like brokers, reducing fees and streamlining negotiations.

Potential for Tax Benefits

Acquiring distressed or foreclosed commercial properties at auction may come with tax advantages or incentives for redevelopment, particularly in opportunity zones.

Immediate Investment Opportunity

Unlike lengthy private transactions, auction sales often result in a swift transfer of ownership, allowing investors to act on their plans promptly.



REO Sellers We Work With



J.P.Morgan



WHITESTONE REIT



BRIXMOR[®]

...and more





Reference and Banking Lenders

Our network of banking lenders includes banks and brokers and spans across multiple states in the U.S., including New York, Florida, Kansas, Minnesota, and North Carolina, among others. We've worked with institutions like 1st National Bank, TD Bank, 1st United Bank, and many other financial entities.



"Our interaction with Mr. Gratsiani and his team has been a pleasure. In our opinion, your company is of good financial standing and of high business integrity."

Deborah A. Romero, President & CEO



"This letter is to certify that our customer Gideon Gratsiani, closed an investment commercial real estate mortgage with the Bank."

Daniel Gallagher, Relationship Manager



"Mr. Gratsiani, We appreciate your effort and expertise in bringing this transaction to a successful conclusion. We look forward to working with you in the future."

Dan Skeesley, REO Asset Manager



"Mr. Gratsiani, We value our relationship with you and your staff. I look forward to negotiating future transactions with you on either Notes or Properties that meet your criteria."

Catherine J. Bonner, Vice President



"Mr. Gratsiani and his team have been a pleasure. In our opinion, Evergreen Holdings is of good financial standing and of high business integrity."

Jennifer Perkins, Commercial Relation



"Mr. Gideon Gratsiani, Throughout the underwriting and closing process, I valued your team's professionalism, expertise, and support."

Nick Hodel, Business Banker



"Dear Mr Gratsiani, We value our relationship and look forward to working with you in the future."

Raquel Ramirez, Special Assets Dept.



"Mr Gratsiani, We value our relationship and look forward to working with you in the future."

Michael Rinaldi, Vice President



"Mr. Gideon Gratsiani, Should you wish to purchase another property from SunTrust, please let me know."

Christyne Albury, First Vice President



"Mr. Gideon Gratsiani, The level of trustworthiness you established with the Bank was the key to a successful transaction."

Peyton LaCaria, Vice President



"Mr Gratsiani, It was a pleasure dealing with you and your staff in bringing this purchase together."

Chase Young, Vice President



"It truly was a pleasure working with you. You are pros. Our team was very impressed with how impressive you are."

Christopher Kinnard, Investment Sales



"Mr. Gideon Gratsiani, Waller Group is looking forward to working with you in the future."

Logan Waller, Owner



"Dear Mr. Gratsiani, congratulations. This deal was a very rare opportunity, and you did a fantastic job sourcing and executing on this transaction. The team was a pleasure to work with."

Daniel Kaweblum, Senior Vice President



"Mr. Gratsiani and his team stood by their word and met their terms and agreements without difficulty."

Steven Koutsantonis, President



"Dear Mr. Gratsiani, We appreciate your effort and diligence in leading this transaction to a successful conclusion."

Jeffrey Wolfer, President & CEO



"Mr. Gratsiani, We appreciate your effort and diligence in bringing this transaction to a successful conclusion."

David Hoppe, Investment Advisor



"Dear Mr. Gratsiani, It was a pleasure working with you and your staff."

Hiren Naik, Vice President



"Mr Gratsiani, As with many complex real estate transactions, teamwork between the Borrower and the financial institution is crucial to a successful closing."

Michael Duval, Vice President



"Mr. Gideon Gratsiani, It was a real pleasure working with your firm. The level of professionalism shown by your firm were key to closing this transaction."

Dean Kaplowitz, Vice-President



"Mr. Gratsiani, We truly appreciate your effort and diligence in leading this transaction to a successful conclusion. Our team looks forward to working with you in the future."

Heidi Adams, Senior Advisor



"Dear Gideon, Even though you weren't the highest offer, we opted to transact with you given the surety of close."

Rick Drogosz, Principal



"Mr. Gideon Gratsiani, You and your team were a pleasure to work with. I hope we can work together soon on another acquisition."

Ronald D. Allum, Managing Principal



"Mr. Gideon Gratsiani, It was a pleasure dealing with you and your staff in bringing this purchase together."

Evan Lyons, Senior Adviser



"Mr. Gideon Gratsiani, Your team was excellent to work with and it is a real pleasure to find a company like yours that delivers what they say."

Reese Stigliano, S. Vice President



"Mr. Gideon Gratsiani, I've closed hundreds of commercial real estate loans and the people you have working your deals we're very organized, professional, and easy to deal with."

Brian Anderson, Managing Director



"Dear Mr. Gratsiani, It was a pleasure working with you and your group on this loan opportunity. We could not have asked for a smoother closing."

Marissa Wilbur, Vice President



Evergreen Holdings Leaders



Adi Scop

PRESIDENT

With over 25 years of global financial leadership on Wall Street, the City of London, and across the Middle East, Adi Scop stands out as a visionary in financial advisory, real estate transactions, and innovative investment strategies. Recognized for his ability to foresee emerging market trends and create tailored solutions, Adi has consistently delivered transformative results for global clients and investors.

Key Achievements

REAL ESTATE EXPERTISE

Spearheaded multi-million-dollar real estate transactions, blending financial acumen with a deep understanding of property markets to unlock value and optimize investor returns.

HEAD OF INVESTMENT BANKING, I.B.I INVESTMENT HOUSE

Directed high-stakes negotiations and structured large-scale deals involving top-tier co-investors, including hedge funds, institutional investors, and family offices across Europe, the U.S., and Asia.

PORTFOLIO MANAGER, CHEETAH SECURITIES

Managed a Long/Short equity hedge fund with a forward-thinking, value-driven approach, generating consistent growth even in volatile markets.

CFO, SUPPLY CHAIN CONNECT

Led an innovative management buyout (MBO), secured new investor funding, and executed operational restructuring that significantly increased revenue and slashed costs.

ASSOCIATE, J.P. MORGAN

Delivered excellence in mergers and acquisitions in New York and London, with a focus on strategic alignment and growth.

SENIOR ASSOCIATE, PWC

Provided expert audit and corporate tax advisory services, building a strong foundation in financial regulation and compliance.

Visionary Innovation

Adi is celebrated for identifying "the next big thing" in investments, leveraging his forward-looking perspective to guide clients toward untapped opportunities. His keen understanding of global market dynamics enables him to predict trends and position portfolios ahead of market shifts, from real estate to cutting-edge technology solutions.

Skills

Financing | Strategic Financial Management | Real Estate Transactions | Investment Strategies | Emerging Market Trends | Innovation



Evergreen Holdings Leaders



Gideon Menachem Gratsiani

FOUNDER & COO

Highly accomplished business specialist, visionary technology investor, and renowned real estate auctioneer with over 30 years of experience across commercial and residential real estate auctions, distressed properties, vacation rentals, tax deeds, tax certificates, and more. Proven expertise in revolutionizing industries through innovative leadership and strategic foresight, successfully acquiring over a thousand properties in auctions. Adept at market trend analysis, transforming ideas into profitable ventures, and leading diverse teams to excellence.

Core Competencies

- Real Estate Auctions & Acquisitions
- Commercial & Residential Real Estate
- Distressed Property Management (REO)
- Tax Deeds & Tax Certificates
- Portfolio & Asset Management
- Strategic Business Development
- Market Trend Analysis & Forecasting
- Financial Modeling & Risk Assessment
- Visionary Technology Investments
- Team Leadership & Talent Development

Key Achievements

- Founder & CEO of RePrime Group, Overnight Technologies and many other successful companies
- Established and led a leading real estate company specializing in comprehensive commercial real estate services and portfolio optimization strategies. Successfully navigated complex acquisitions of multifamily properties, shopping centers, and distressed mortgage notes.
- Implemented effective tenant representation, leasing, and property management practices to maximize asset value and client satisfaction.
- Spearheaded strategic initiatives, driving substantial growth in real estate investments, auction services, and distressed property acquisition.
- Managed and directed multi-million-dollar commercial and residential real estate transactions, including tax deeds and certificates.
- Optimized portfolio performance through innovative asset management strategies and market trend analysis.
- Founder & Visionary Technology Investor



Evergreen Holdings Leaders



Shirel Ben-Haroush

SENIOR VICE PRESIDENT

Shirel Ben Harroush is a visionary real estate investor and seasoned professional with expertise spanning advanced property acquisitions, strategic portfolio management, and luxury vacation rentals. As an active investor, Shirel combines hands-on experience with sharp business acumen, making her an indispensable figure in the real estate industry.

With deep expertise in auctions, bank REOs, courthouse sales, bankruptcy proceedings, tax deeds, and tax certificates, Shirel is a master at sourcing high-value opportunities and navigating complex acquisition processes. Her innovative strategies and precise execution have consistently transformed challenging investments into thriving, high-performing assets.

Key Achievements

As a partner in RePrime Group, Shirel plays a pivotal role in driving the firm's strategic vision and operational success. She oversees a distinguished portfolio of premium property investments, including luxury vacation rentals renowned for their quality and guest satisfaction. Shirel's leadership extends to managing multidisciplinary teams across accounting, legal, and construction functions. Her collaborative approach fosters long-term partnerships with key stakeholders, ensuring sustainable growth and exceptional results. Her professionalism and innovative thinking reputation inspire confidence among investors and industry peers.

Key Strengths

- **Active Investment Expertise:** Experienced in acquiring, managing, and optimizing high-value property investments across diverse real estate markets.
- **Auction Mastery:** Skilled in advanced acquisition methods, including bank REOs, courthouse purchases, tax deeds, and related strategies.
- **Luxury Property Management:** Renowned for overseeing high-end vacation rentals and creating market-leading guest experiences.
- **Strategic Leadership:** Partner in RePrime Group, contributing to its success through visionary planning and operational excellence.
- **Operational and Team Management:** Ensures seamless execution of projects by leading cross-functional teams with precision.
- **Stakeholder Collaboration:** To drive long-term success, it builds and sustains strong partnerships with investors, lenders, and industry leaders.



Evergreen Holdings Leaders



Chaim Abrahams

MANAGING DIRECTOR

Chaim Abrahams is a visionary leader with over 35 years of experience transforming innovative ideas into successful business ventures. He began his career with over a decade as an Administrative Director at VHH Publisher, where he successfully led sales, distribution, operations, accounting, and IT. Following this, he spent 26 years at the largest kosher meat slaughter and processing company, starting as Purchasing Manager and progressively expanding his responsibilities to include environmental compliance, legal affairs, marketing, and R&D, achieving numerous notable milestones. He later became one of the key directors overseeing IT, logistics, safety, customer service, and strategic planning.

Core Skills

- Critical Thinking
- Crisis Management and Negotiation
- Product Development and Branding
- Financial and Operational Oversight

Key Achievements

In early 2024, Chaim leveraged his extensive management expertise to co-found RePrime Group with Gideon Gratsiani. RePrime oversees a diverse portfolio, including commercial and multi-family properties, short-term rentals, Heartland Builders, and Overnights, establishing itself as a leader in innovation and real estate development. As the CEO and Co-Founder of RePrime Group, Chaim leads advancements in real estate, technology, property valuation through remodeling and functionality improvements, along with investment strategies that foster growth across multiple industries.

Chaim's expertise in strategic project management, operational efficiency, identifying high-margin opportunities, and stakeholder engagement ensures sustainable growth and innovation for RePrime's partners and clients.



Evergreen Holdings Team

Evergreen Holdings is driven by the vision and leadership of Adi Scop and Gideon Menachem Gratsiani, internationally recognized authorities on real estate auctions and strategic business growth. Under their guidance, Evergreen Holdings has acquired and managed thousands of properties, developing innovative solutions that have reshaped the commercial real estate market. Current portfolio includes 21 properties valued at over \$135 million.

Our team brings together decades of experience, deep industry connections, and a passion for excellence to help clients achieve extraordinary outcomes in even the most complex transactions.

We invite you to join us in an investment that promises security, growth, and capital protection.

The Evergreen Holdings team welcomes you aboard!



Chaim Druk
Vice President



Gila Druk
Vice President



Jackson Forbes
Vice President



Nick Donkersloot
Vice President



Moshe Dashiff
Vice President



Barak Cohen
Vice President



Angie Bueno
Operations Manager



Gabriel Jimenez
International Development



Nika Samkharadze
Developer



Jacob Dashiff
Project Manager



Marnie Robbins
Executive Assistant



Isabella Palacio
Personal Assistant




Abhisar Laza
Creative Director


**+ many more
talented members**





Subsidiary of RePrime Group


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Disclaimer

The funds described in this document are open exclusively to “accredited investors” through an offering under Regulation D, Rule 506(c) of the Securities Act of 1933, and amendments. When purchasing securities in a 506(c) offering, we are required to verify any participating investor’s status as an “accredited investor” in accordance with Rule 501 of Regulation D. Investors should carefully consider the fund’s investment objectives, risks, charges, and expenses before investing. The fund’s offering documents are available upon request; please review these documents thoroughly before making any investment.