







This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities. An investment in the Series A Bonds (the "Bonds") of Red Oak Capital Fund VII, LLC (the "Company") is considered speculative. There are no guarantees of distributions or returns. Investors may lose all or part of their investment. Certain information contained in this presentation constitutes "forward-looking statements," which can be identified by the use of forward-looking terminology such as "may," "will," "should," "expect," "anticipate," "project," "estimate," "intend," "seeks," "intends," "continue" or "believe," or the negatives thereof, or other variations thereon, or other comparable terminology. Due to various risks and uncertainties, actual events or results or the actual performance of the Fund may differ materially from those reflected or contemplated in such forward-looking statements. No representation or warranty is made as to future performance or such forward-looking statements.

There are various risks related to an investment in the Units which are described in the respective offering circular. These risks include, but are not limited to:

The Bonds may not be suitable for certain investors. The Bonds will be highly illiquid, no trading market exists or will ever develop. The Bonds are suitable for investors who have no need for liquidity in this investment. The offering is a "Best Efforts" offering, and if the Company is unable to raise substantial capital, the Company may be limited in the number and types of investments it is able to make, which could have a negative effect on diversification and investment results.

The Company is recently formed with no operating history and no assurance of success. Success is dependent on the performance of Red Oak Capital GP, LLC (the "GP"), which is the sole member of the Company, as well as individuals that are employees of the GP. The Company depends on key personnel and its affiliates, the loss of any of whom could be detrimental to the Company's business. The Company will pay substantial fees and expenses to the GP or its affiliates and broker-dealers. These fees will increase Investors' risk of loss.

The Company is a blind pool offering. Investors will not have an opportunity to evaluate investments before they are made. The Company will be subject to conflicts of interest arising out of relationships among Red Oak Capital, the GP, and their affiliates and employees. Real estate-related investments, including joint ventures, senior leverage and real estate-related securities, involve substantial risks.

There are substantial risks associated with making loans secured by real estate, and real estate investments may involve additional risks. Commercial real estate related investments that are secured by real property are subject to delinquency, foreclosure and loss which could negatively impact investors. The ability of a borrower to repay a loan secured by income producing property is dependent on the successful operation of the property. Economic, market and regulatory changes that impact the real estate market generally may decrease the value of the Company's investments and weaken operating results.

Properties that have vacancies could be difficult to sell, which could negatively impact investors. The Company will likely obtain debt financing, which may increase costs, and may limit the Company's ability to pay interest and or principal to investors. The Company indirectly depends on tenants in properties securing its loans for revenue; therefore, non-renewals, lease terminations, or lease defaults could reduce revenue and limit the Company's ability to pay interest or principal to investors.

#### IMPORTANT INFORMATION

These securities may not be sold nor may offers to buy be accepted prior to the time the company's offering statement is qualified. This document shall not constitute an offer to sell or the solicitation of an offer to buy securities, nor shall there be any sale of these securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful. No money or other consideration is being solicited in connection with this document, and if sent in response, will not be accepted. No offer to buy the securities can be accepted and no part of the purchase price can be received until the offering statement on Form 1-A is qualified pursuant to Regulation A of the Securities Act of 1933, as amended, and any such offer may be withdrawn or revoked, without obligation or commitment of any kind, at any time before notice of its acceptance given after the qualification date. Any person's indication of interest involves no obligation or commitment of any kind.

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Certain statements contained in this Presentation may constitute "forward looking statements". Any such statements, performance projections and results have been based upon assumptions, some of which will vary, perhaps materially, from actual events and do not constitute a prediction or representation as to actual performance. The projections and results are purely hypothetical and for illustration purposes only. Nothing contained herein has been reviewed by nor endorsed by the SEC or any other regulatory agency or trade organization.

Prior performance of Red Oak Capital or any of its affiliates is not indicative of future results for Red Oak Capital Fund VII, LLC. There is no assurance that future investments will achieve comparable results. Alternative investment performance can be volatile and real estate-related investments may involve additional risks. There is no assurance that the Company objectives will be achieved. A more complete discussion of risks associated with this offering can be found under Risk Factors in the offering circular.

The most recent offering circular can be found at:

[https://www.sec.gov/Archives/edgar/data/2023066/000165495424009701/redoakvii\\_253q2.htm](https://www.sec.gov/Archives/edgar/data/2023066/000165495424009701/redoakvii_253q2.htm)

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There will be no public market for any interest in the Fund. This summary does not constitute and should not be interpreted as either a recommendation or advice, including legal, tax or accounting advice.