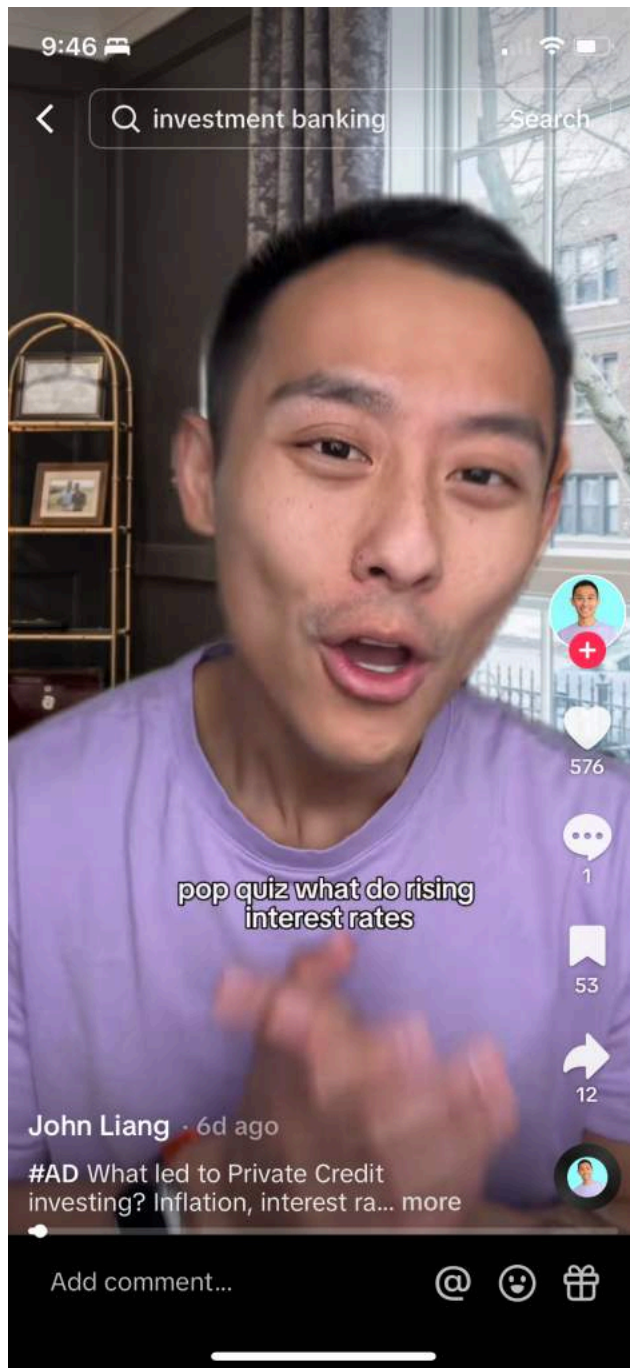


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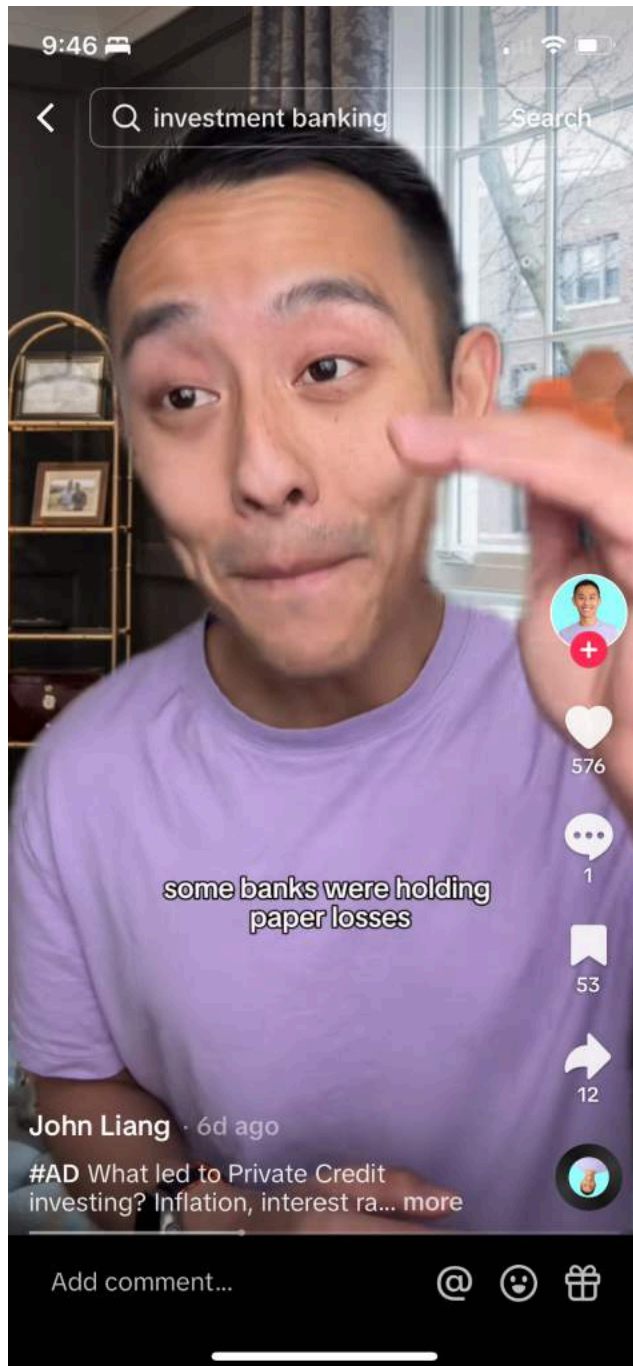


Pop quiz - What do rising interest rates, the pandemic and collapse of some banks in 2023 all have in common?

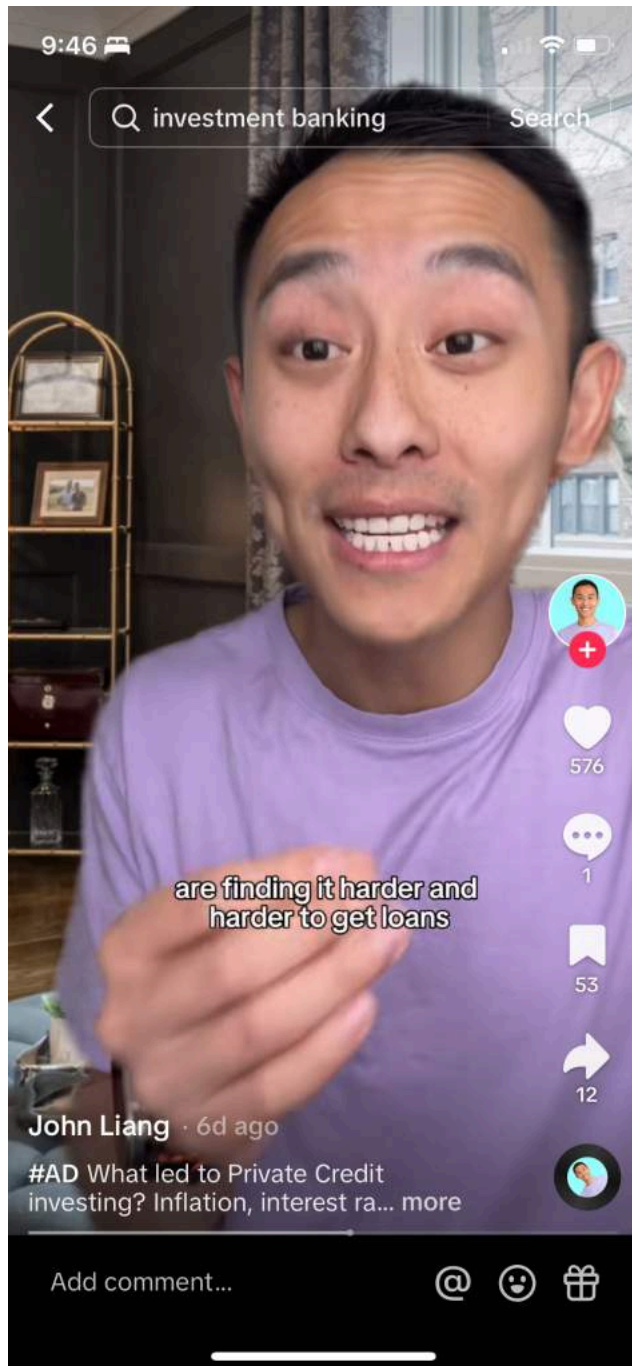


Answer: potentially timely investment opportunities

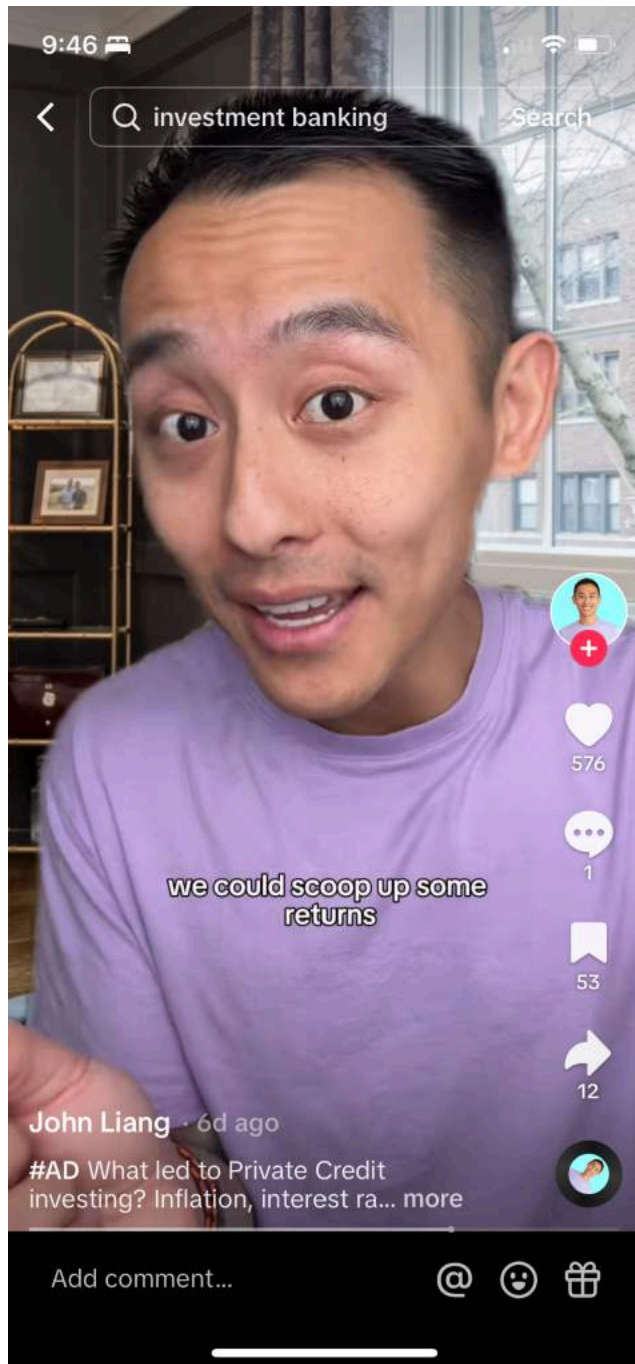
Uh...



You see, the pandemic led to government stimmy checks and a whole host of issues that led to high demand for limited supply of goods and we got inflation. Then, the government tried to cool inflation by making it more expensive to borrow money - high interest rates. Then, with a sharp increase in interest rates, some banks were holding paper losses. This spooked some account holders which led to panic which led to a bank run which led to some collapses.



Now, with banks spooked, they tightened lending standards. This means that businesses especially those in real estate are finding it harder and harder to get loans AKA credit. This is known as a credit crunch.

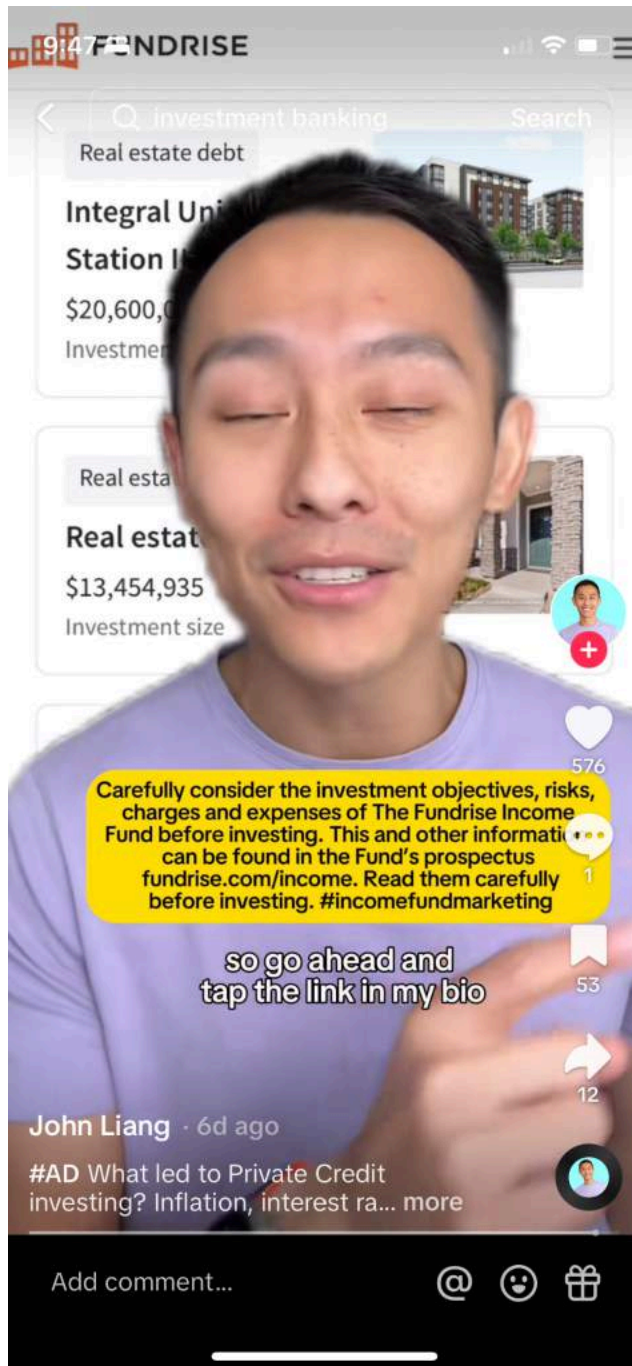


However, if you or I or anyone can step in to lend these businesses money AKA private credit...

We could scoop up some returns. But wait...I'm not rich



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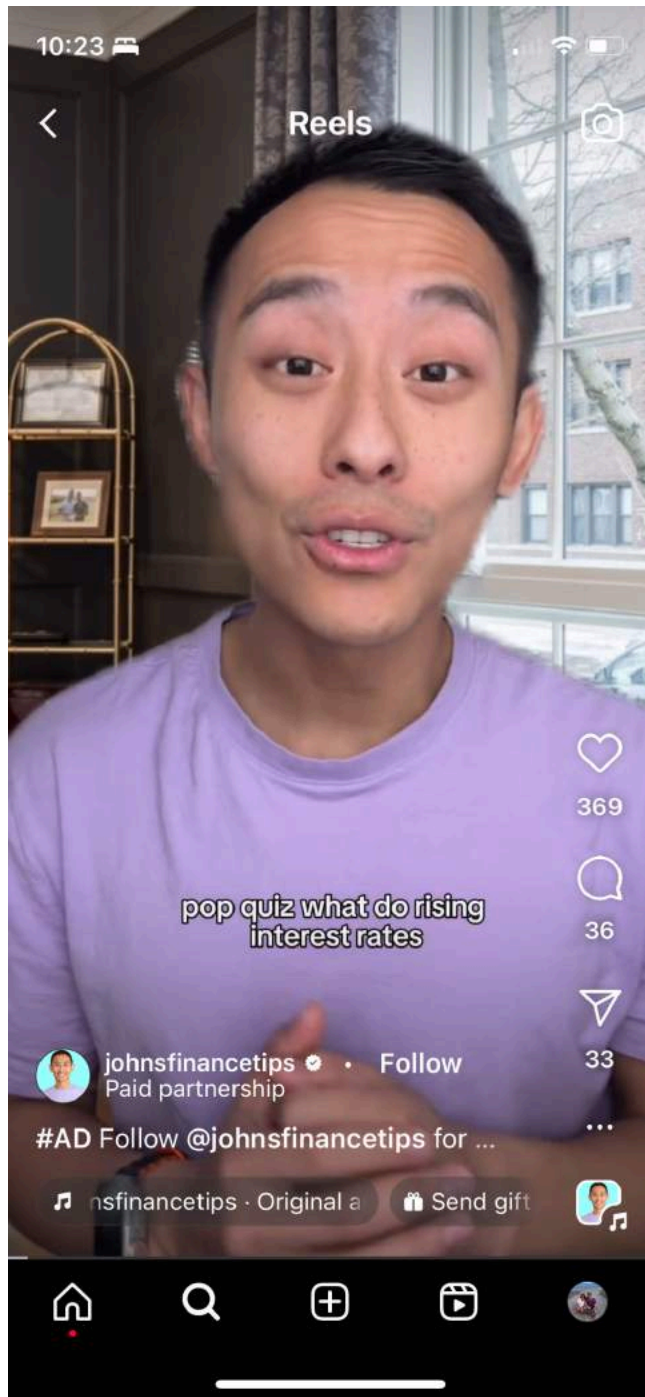
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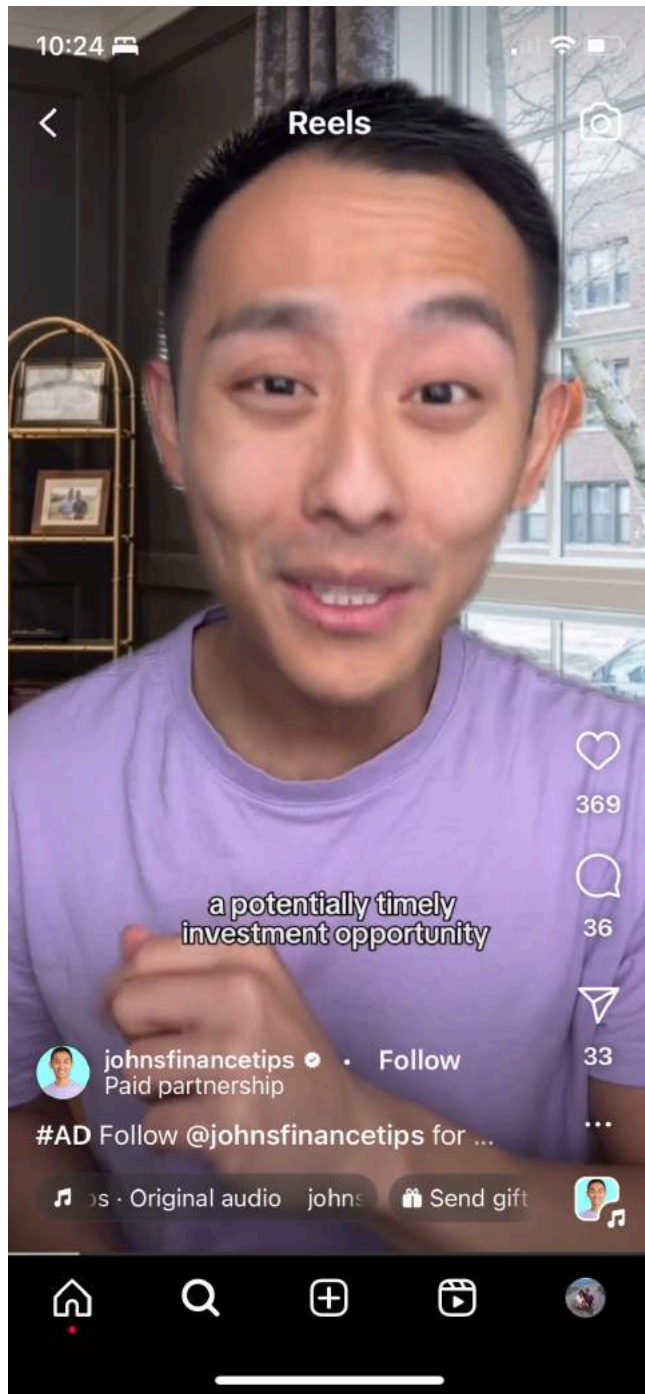
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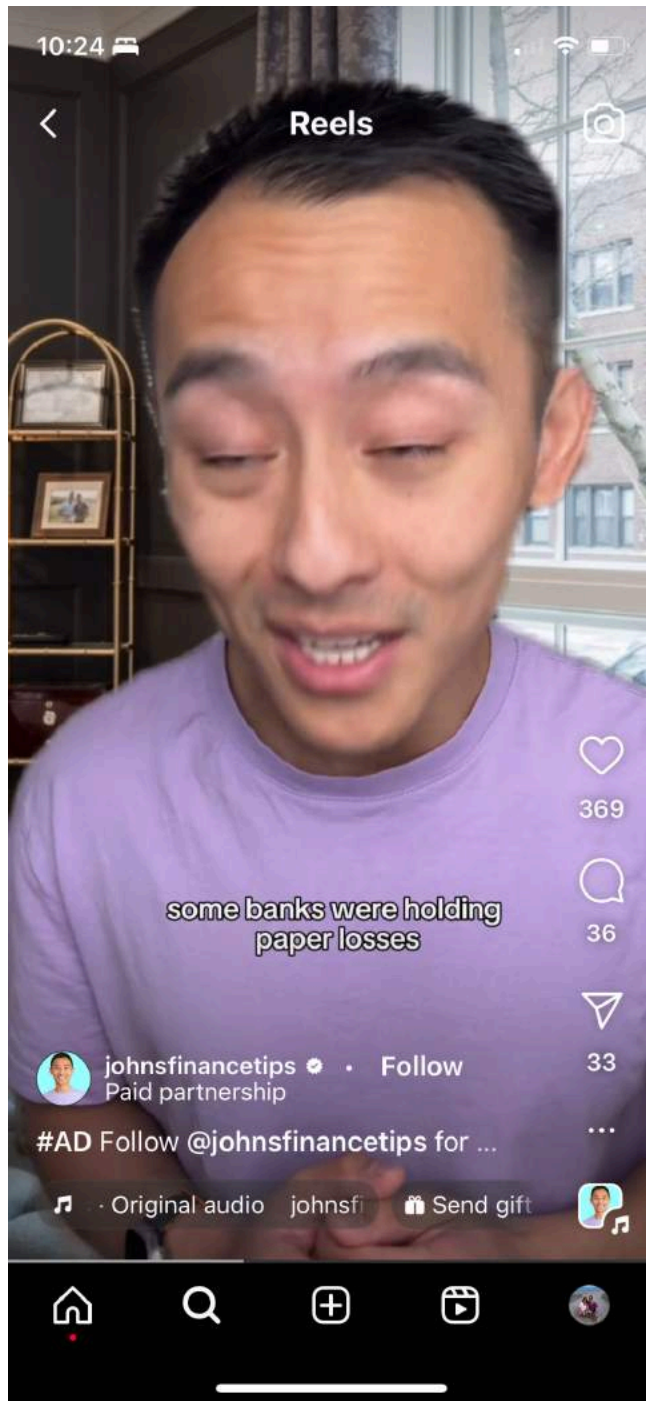


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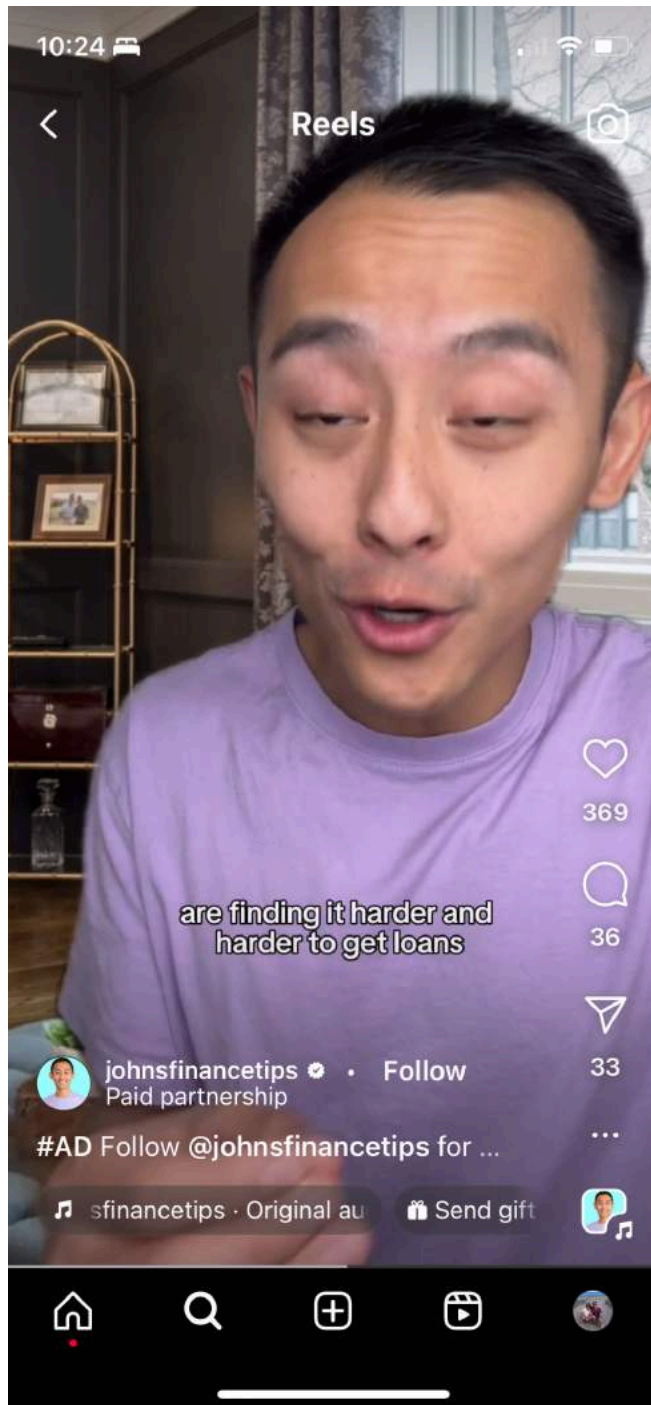


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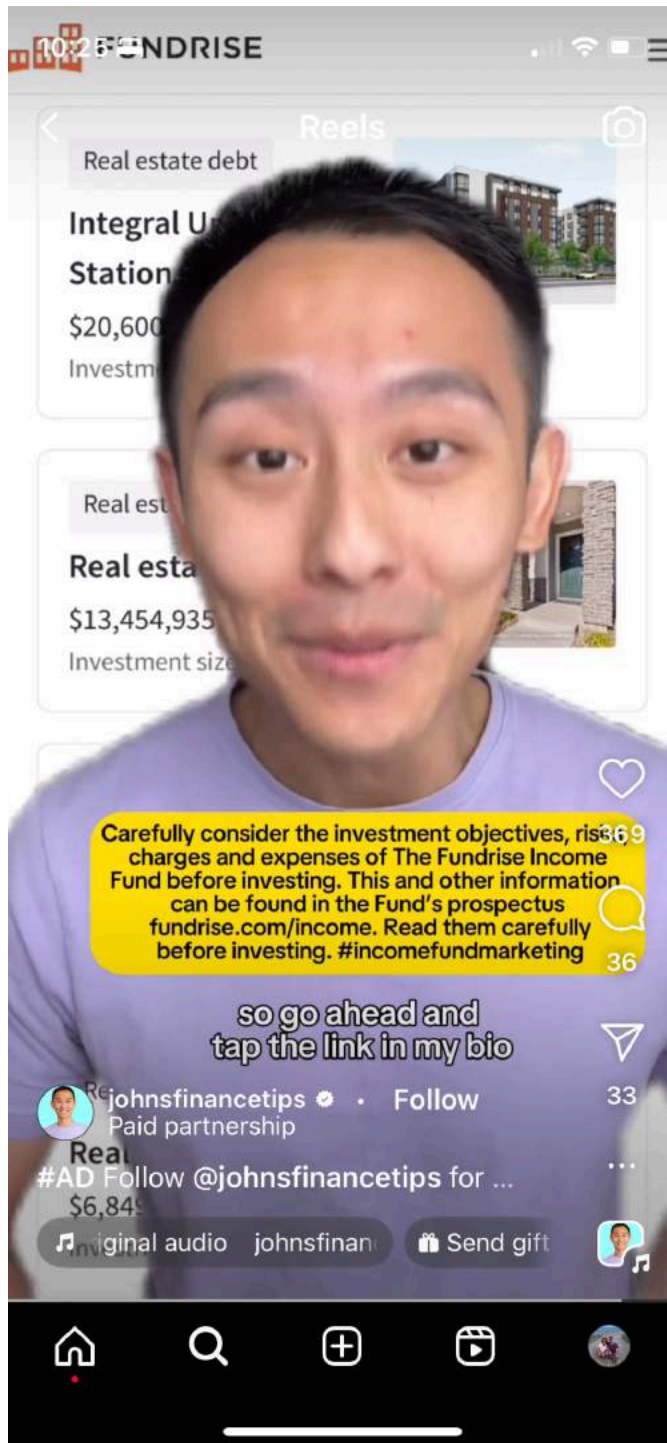


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For everyday retail investors access to Private Credit investing would have proved difficult. However with the Fundrise Income Fund you have an opportunity to tap into this investment strategy.

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Pop quiz - What do rising interest rates, the pandemic and collapse of some banks in 2023 all have in common?



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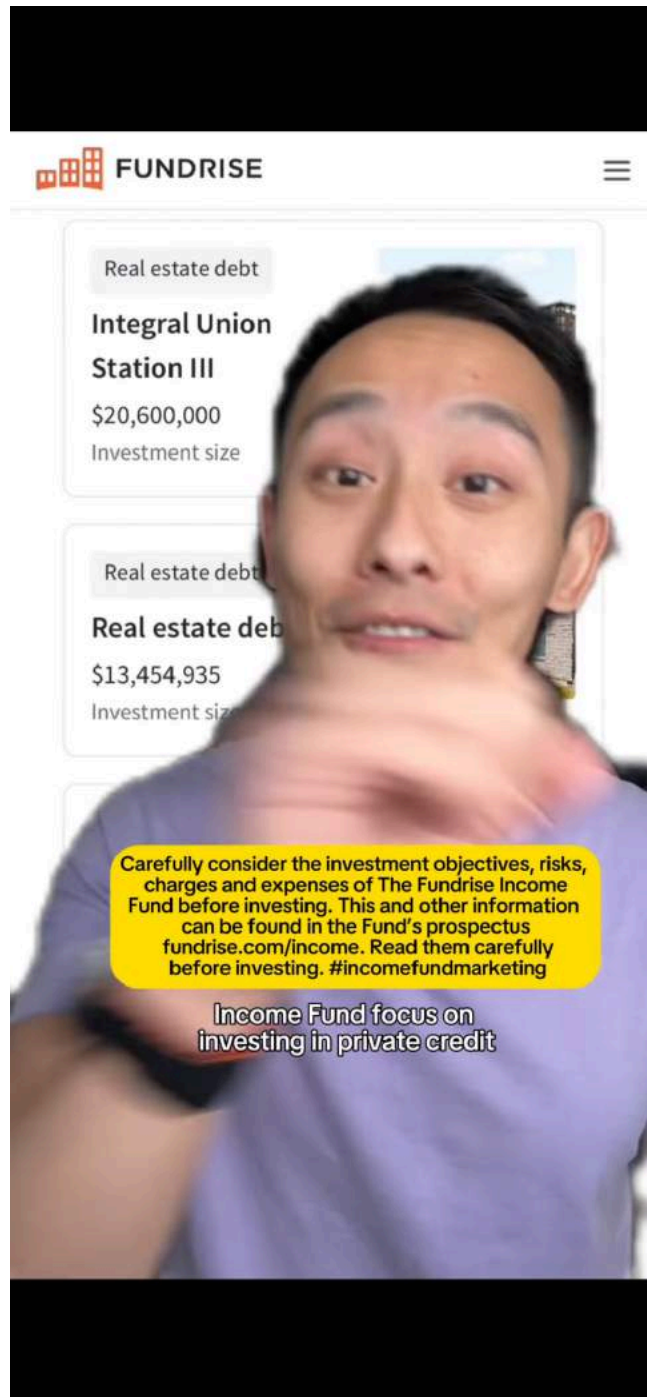


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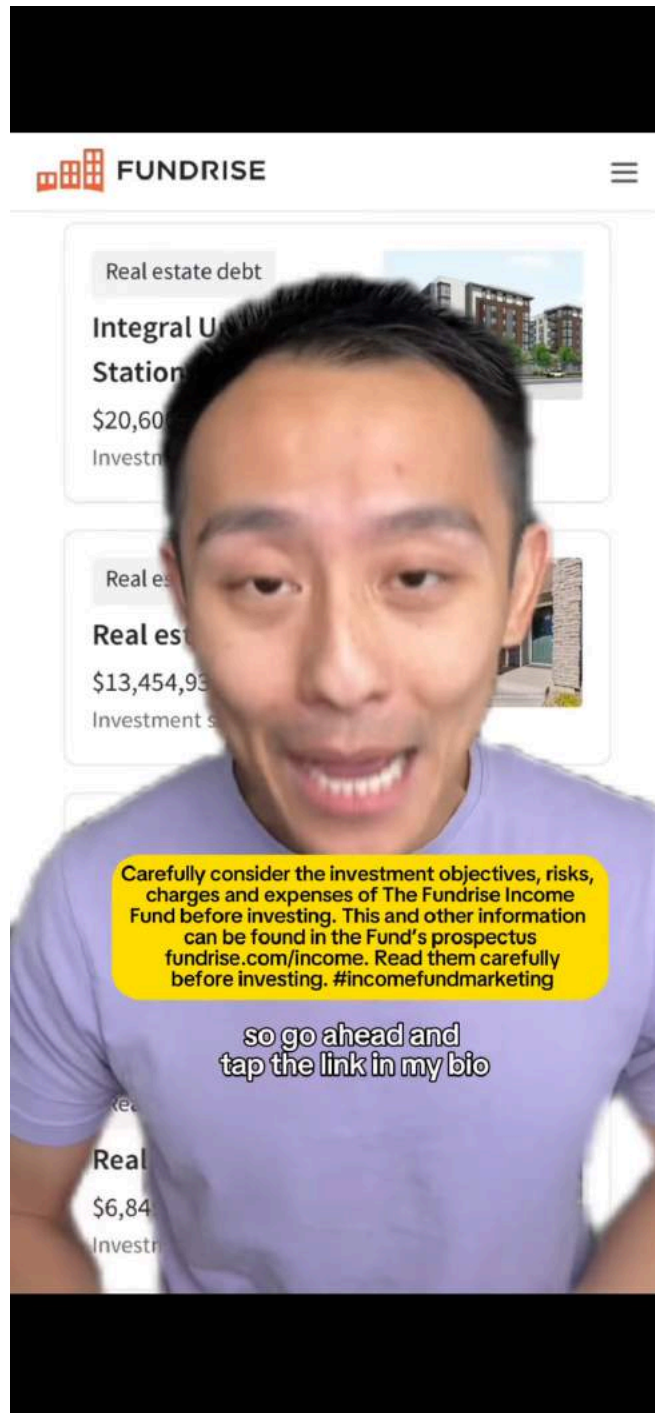


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