HOTEL, CHARLOTTE, NC

Mezzanine Loan:	**$2.8 million**
Phased Construction:	**$9.5 million***
Senior Mortgage:	**$18.5 million**
Term:	**36 months**
Interest Rate:	**14%**
Fees:	**1% origination fee, 1% exit fee, $4,000 quarterly fee**
Loan-to-Value Ratio:	**75% fully funded**

*$6.4 million was advanced at closing with Terra Income Fund 6 receiving $2.8 million. The remaining $3.1 million is to be advanced in installments subject to terms and conditions.

Location

The property securing the loan is a 176-room upscale hotel under construction in the city of Charlotte, NC, at 650 South Caldwell Street.

The property benefits from its strong location within the "Uptown Charlotte" submarket, which offers a large convention center and numerous sports and entertainment attractions. Opened in 1995, the Charlotte Convention Center generates demand for thousands of hotel rooms annually and is currently undergoing a $110 million expansion scheduled for completion in May 2019. In addition, the property is adjacent to the 150,000 square foot NASCAR Hall of Fame and to Bank of America Stadium, which hosts the Carolina Panthers NFL football games, as well as the Spectrum Center, which hosts Charlotte Hornets NBA games. Both venues also host various concerts and shows.

With hotel demand also bolstered by the headquarters of Bank of America, the city of Charlotte is the nation's third largest banking center behind New York City and San Francisco, employing 67,000 workers in the financial services sector. The market's top employers include the Carolinas HealthCare System (35,000 employees), Wells Fargo (23,000), Walmart (17,100), and Bank of America (15,000).

The location offers prime access to transportation: it is across the street from the LYNX Blue Line, Charlotte's first light-rail service, and offers strong visibility and from Interstate 277, which forms a ring surrounding the downtown area of Charlotte. The region is served by the Charlotte Douglas International Airport, seven miles to the west.

Property

The property is situated within a larger 5.38-acre mixed-use development site known as Crescent

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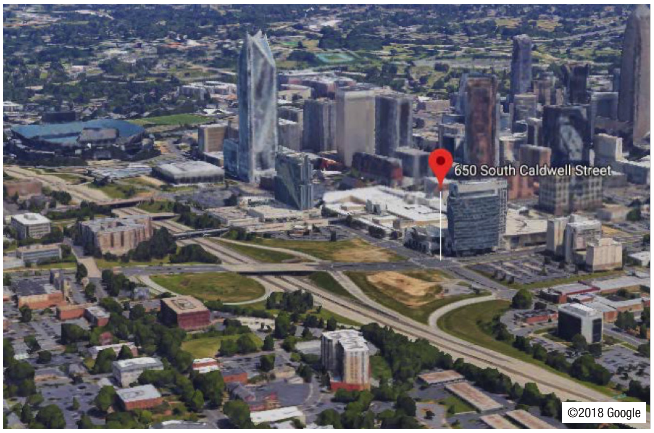

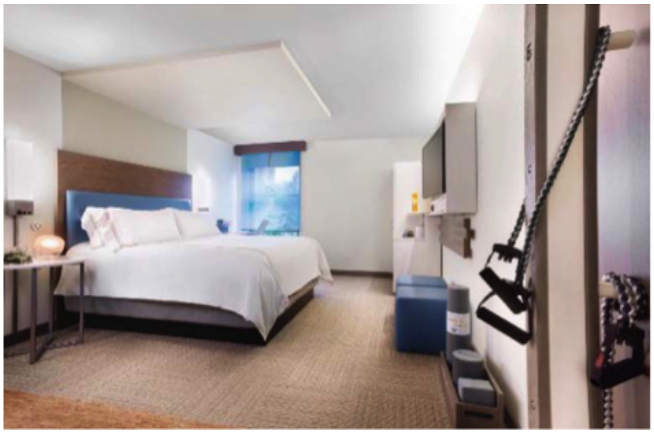

Stonewall Station that is being developed by Crescent Communities, a large and successful Charlotte-based group. Within that site, construction is underway on this nine-story building to include 176 hotel guestrooms. The ground floor will include a drive-up entrance, hotel lobby, restaurant and bar, mechanical and electrical room, and housekeeping services. The second floor will consist of a fitness center, board and meeting rooms, and 22 hotel rooms. Floors 3-9 will provide the remaining 154 rooms.

The building exterior will be comprised of two-story masonry, which closely matches the aesthetic of the larger master development, with accents in stone and simulated wood cladding. The top eight stories will feature energy efficient exterior finishing systems with accents in metal paneling and simulated wood cladding. Interiors will include a combination of ceramic tile, carpet, and vinyl wall covering in all public areas.

The Borrower

The hotel is being developed by a partnership between Mayfair Street Partners and Sefira Capital. Mayfair Street Partners, a real estate investment and development firm headquartered in Atlanta, GA, has an investment strategy based on investing in value-add commercial real estate assets, with a specific focus on full-service hotels and grocery-anchored retail.

Sefira Capital is a Miami-based boutique real estate investment platform with a portfolio consisting of office buildings, multifamily developments, hotels, and self-storage facilities across the United States.

Completion is expected by May 2019, and Terra expects to be repaid by the borrower with proceeds from either a refinance or sale of the completed property.

The Opportunity

- **Strong local market –** Charlotte is experiencing a period of economic strength and expansion, primarily led by the healthcare and retail sectors, and the city's diversified energy, technology, and manufacturing industries.

- **Robust and undersupplied hospitality market –** There are only 25,000 guestrooms across 200 lodging options in all of Charlotte. With NFL and NBA franchises, the NASCAR Hall of Fame, a full-service convention center, and other business and leisure demand-drivers, the Charlotte region hosted 27 million visitors who spent $6.7 billion in the area.

- **Borrower with experience in the region and sector –** Mayfair Street Partners is headquartered in Atlanta and has acquired, repositioned, and sold retail and hospitality projects throughout the Southeast.

- **Bonded price and completion contract in-place at closing –** A bonded guaranteed maximum price contract is in-place with the general contractor. Two independent consultants have reviewed and signed off on construction estimates.

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TERRA INCOME FUND 6

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An investment in Terra 6 is subject to significant fees and charges.

We invest in securities that are rated below investment grade by rating agencies or that would be rated below investment grade if they were rated. Below investment grade securities, which are often referred to as "junk," have predominantly speculative characteristics with respect to the issuer's capacity to pay interest and repay principal. They may also be difficult to value and illiquid.

We do not intend to list our shares on any national securities exchange during or for a significant time after the end of the offering, and we do not expect a secondary market in the shares to develop. An investment in our shares is not suitable for you if you need access to the money you invest. If you are able to sell your shares, you will likely receive less than your purchase price.

Our distributions may constitute a return of capital and reduce the amount of capital available to us for investment. Distributions funded from a return of capital are not funded from our net profit. Any profits returned to stockholders through distributions will be distributed after payment of fees and expenses. To date, a significant portion of distributions have constituted a return of capital.

This is a "best efforts" offering, and if we are unable to raise substantial funds, we will be limited in the number and type of investments we may make, and the value of your investment in us may be reduced in the event our assets under-perform. Because our dealer manager is one of our affiliates, you will not have the benefit of an independent due diligence review of us, which is customarily performed in firm commitment offerings; the absence of an independent due diligence review increases the risks and uncertainty you face as a stockholder. Our board of directors may change our operating policies, objectives or strategies without prior notice or stockholder approval, the effects of which may be adverse. There may be conflicts of interest related to obligations our advisor has to our affiliates and to other clients.

Economic activity in the United States was adversely impacted by the global financial crisis of 2008 and has yet to fully recover. These conditions may make it more difficult for us to achieve our investment objectives. Our ability to achieve our investment objectives depends on Terra Income Advisors' ability to manage and support our investment process. If our advisor were to lose any members of its senior management team, our ability to achieve our investment objectives could be significantly harmed. If we overestimate the value or income-producing ability or incorrectly price the risks of our investments, we may experience losses.

As a public company, we are subject to regulations not applicable to private companies, such as provisions of the Sarbanes-Oxley Act. Efforts to comply with such regulations will involve significant expenditures, and non-compliance with such regulations may adversely affect us. Prior to raising significant capital, we may be required to keep a significant portion of our offering proceeds in cash and cash items (including receivables) and U.S. government securities to enable us to acquire assets that meet our desired investment profile and to meet certain RIC qualification requirements. As a result, until we have raised substantial capital, your return may be lower due to the lower rates available on cash and cash items and U.S. government securities. Foreclosures create additional ownership risks that could adversely impact our returns on mortgage investments. Delays in liquidating defaulted mortgage loans could reduce our investment returns. You may have current tax liability on distributions you elect to reinvest in our common stock but would not receive cash from such distributions to pay such tax liability.

We intend to qualify as a RIC for federal income tax purposes but may fail to do so. Such failure would subject us to federal income tax on our taxable income (which would not be reduced by dividends we distribute), which would have a material adverse effect on our financial performance.