



WILSHIRE FINANCE PARTNERS

REAL ESTATE FINANCE & INVESTMENTS

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WFP Income Fund Announces an 8.01% Net Annualized Return for 2014

Los Angeles, California – January 5, 2015 – Wilshire Finance Partners, manager of the WFP Income Fund today announced year end results. Through the year ended December 31, 2014 the WFP Income Fund paid investors an 8.01% net annualized non-compounded return through a loan portfolio consisting of first trust deeds and mortgages.

At year end, the portfolio had a weighted average loan to value of approximately 61.4%, a weighted average maturity of approximately 21 months, and 0% non-performing assets. Approximately 54% of the loans in the portfolio were secured by non-owner occupied single family homes, with the balance of the portfolio consisting of loans secured by apartment, office and other income property. On December 31, 2014, the fund had an average loan size of approximately \$418,800 which is reflective of the number of loans secured by non-owner occupied single family homes in the fund's portfolio and the fund's objective of portfolio diversification. During the course of 2014 the fund experienced approximately \$7.4 million in loan repayments, which resulted in part from the shorter term maturities of the bridge loans in the fund's portfolio. All of the loans in the fund's portfolio were secured by property inside the State of California.

The return obtained by the fund in 2014 was on an unlevered basis and was primarily the result of interest income received on the first trust deeds and mortgages in the fund's portfolio.

As previously announced, the WFP Income Fund has been approved for both retirement and non-retirement accounts on the Fidelity Investments platform for Alternative Investments (National Financial Services or NFS) under as CUSIP Number 94699K534, and the TD Ameritrade platform for Alternative Investments as WFP INCOME FUND LLC NSA under CUSIP Number 93099B102. The fund is open to investors, wealth managers and individual investment advisors under both the Fidelity and TD Ameritrade platforms using standard subscription and transfer procedures.

"The WFP Income Fund performed well in 2014 and we believe an 8.01% net annualized non-compounded return represents a strong return for our investors," said Don Pelgrim, CEO of Wilshire Finance Partners. "With the ability to receive monthly cash flow, the WFP Income Fund provides an excellent alternative for investors seeking higher returns as compared to other short term fixed income investments," he added.

For more information on Wilshire Finance Partners or the WFP Income Fund please call **(866) 575-5070** or visit www.WilshireFP.com.

About Wilshire Finance Partners and the WFP Income Fund

Wilshire Finance Partners, Inc. (Wilshire) specializes in real estate finance and investments and is the manager of the WFP Income Fund, LLC (Income Fund) and the WFP Opportunity Fund, LLC (Opportunity Fund and collectively with the Income Fund, the Funds). The Income Fund invests in a diversified pool of residential, multifamily, and commercial real estate related short-term bridge loans secured by first

trust deeds and mortgages. The Opportunity Fund invests in a diversified pool of residential, multifamily, and commercial real estate related short-term bridge loans, participating loans, real estate joint ventures, and direct real estate investments. Wilshire commenced operations in January 2008 and launched the Income Fund and Opportunity Fund in September 2013. Each of the Funds is managed by Wilshire, which maintains two sales and operations offices in California.

Safe Harbor Statement

This communication and the webcast referenced herein are not offers to sell or the solicitation of offers to purchase the securities of either of the Funds or otherwise. The purpose of this communication and the webcast is to provide an overview of the respective Funds and its private placement. Persons interested in learning about either of the Funds and their private placement will be provided with the respective Fund's Private Placement Memorandum, dated September 2013 (inclusive of exhibits thereto and any supplements, the Memorandum), which provides a description of the respective Fund, the terms of its private placement, a discussion of risk factors, a copy of such Fund's limited liability company operating agreement, a subscription agreement and other information related to the respective Funds.

This communication and the webcast contain certain forward-looking statements regarding each of the Funds' investment objectives and strategies. The forward-looking statements are based on current expectations that involve numerous risks and uncertainties which are difficult or impossible to predict accurately and many of which are beyond the control of Wilshire, as the manager of the Funds. Although Wilshire believes that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove inaccurate and, therefore, there can be no assurance that the forward-looking statements will prove to be accurate. In light of the significant uncertainties inherent in the forward-looking statements, the inclusion of such information should not be regarded as a representation by Wilshire, any placement agent, or any other person, that the objectives and strategies of the respective Funds will be achieved.

An investment in either of the Funds may be made solely by accredited investors (which for natural persons, are investors who meet certain minimum annual income or net worth threshold), who are provided with the Memorandum and who complete, execute and deliver the subscription documents included therein. Each of the Funds securities are being offered in reliance on an exemption from the registration requirements of the Securities Act of 1933, as amended (the Securities Act) and are not required to comply with specific disclosure requirements that apply to registration under the Securities Act. The Securities Exchange Commission has not passed upon the merits of or given its approval to the securities, the terms of the offering, or the accuracy or completeness of any offering materials. The securities are subject to legal restrictions on transfer and resale and investors should not assume they will be able to resell the securities. Past performance is not indicative of future results. Investing in the Funds involves substantial risk, including loss of investment, and is not suitable for all investors.

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*Source: Wilshire Finance Partners, Inc.