Origin Real Estate Credit Fund FAQ

Last updated March 2026

Who is eligible to invest?

There are no accreditation requirements to invest in the Origin Real Estate Credit Fund. The minimum initial investment for Class I shares is $5,000. For complete details on share classes, investment minimums, expenses, and fees, please refer to the Fund's prospectus.

Who is Ultimus Fund Solutions (UFS), and what role do they play?

Ultimus Fund Solutions (UFS) serves as the Fund's administrator. In this role, UFS oversees key back-office functions, including fund accounting, financial reporting, regulatory support, and investor servicing. UFS is not involved in the Fund's investment strategy, portfolio management, or capital raising activities.

How do I register a new individual, joint, or IRA account?

- **For new investors:** Visit the login page and click "Open an Account." Follow the prompts to create your account, including linking a bank account for initial funding. Once your account is established, select *Online Trading > Select Account > Purchase* to complete your investment. Step-by-step instructions are available in the uTRANSACT Investor Portal Quick Start Guide.
- **For existing MCF/SCF investors:** On the login page, select "Sign up for online access." After registering, navigate to *Online Trading > Select Account > Purchase*. Additional can be found in the uTRANSACT Investor Portal Quick Start Guide.

How do I register a new LLC or trust account?

To establish an LLC or trust account, investors must complete a New Account Form and submit the required organizational documents (e.g., LLC operating agreement or trust documents). The New Account Form must be signed with an original (wet) signature and submitted, along with all required documents, by mail or fax to Ultimus using the contact information provided on the form. Electronic signatures are not accepted for these account types.

How do I invest as a custodied IRA?

- **With a financial advisor:** Your advisor can purchase shares on your behalf in coordination with your IRA custodian.
- **Without a financial advisor:** Shares cannot be purchased directly through an external custodian. To invest without an advisor, assets must be transferred to custodial ownership with Ultimus/National Bank of Omaha before a purchase can be completed. Information on how to complete this is below.

How do I have Ultimus/National Bank of Omaha become my IRA custodian?

To transfer your IRA to custodial ownership with Ultimus/National Bank of Omaha (FNBO), please follow these steps:

1. Complete the Origin IRA New Account Application and Transfer Form.
2. Submit the completed forms to Ultimus.
3. Ultimus will provide custodian acceptance on behalf of FNBO and initiate the transfer request with your current custodian.
4. Your current custodian will process the transfer and send funds to Ultimus.
5. Once funds are received, Ultimus will process the share purchase in your new IRA account.

When do distributions occur?

Distributions are paid on the first business day of each month. For additional details, please refer to the 2026 Distribution and Repurchase Calendar.

How do I update my distribution election (DRIP)?

Log in to your account and navigate to *Distribution Options* to update your dividend reinvestment (DRIP) election.

Please note that IRA accounts cannot update distribution elections through the Ultimus portal. Cash dividend payments to an IRA owner are generally considered reportable distributions and may be subject to tax withholding.

If you would like to elect cash distributions for an IRA account, written instructions are required. Please contact Investor Services for assistance.

What forms are required for a transfer?

Investors are generally required to submit a Letter of Instruction (with MSG stamp, if applicable), a New Account Form, and entity formation documents (for LLCs, trusts, or other entities, if applicable). All required forms must be mailed to the appropriate processing address.\

Are wet signatures required for transfers?

Yes. While forms may be completed electronically, original (wet) signatures are required for processing.

How long does a transfer take?

Transfers are typically completed within approximately five business days, though timing may vary depending on the delivering institution.

What if my bank account does not have checks and I cannot provide a voided check?

You may provide a letter from your bank, on official bank letterhead, confirming your account number and routing number.

How do redemptions work?

The Fund conducts quarterly repurchase offers. Ultimus distributes a repurchase notice and request form approximately 21–42 days prior to the repurchase request deadline. Completed repurchase requests must be submitted by the stated deadline. If accepted, payment is typically made within approximately one week following the repurchase request deadline. For specific dates and additional details, please refer to the 2026 Distribution and Repurchase Calendar.

How will I receive my tax forms?

- **New accounts:** You will receive a form 1099 from Ultimus.
- **MCF/SCF investors:** For 2025, you will receive a schedule K-1 from Origin. For 2026, you will receive a schedule K-1 from Origin and a form 1099 from Ultimus.
- **Custodian accounts (e.g., IRA held at a third-party custodian):** Your custodian will provide Form 1099 directly to you.

I'm experiencing an issue not covered in this FAQ. Who should I contact?

For technical assistance with your account or the online portal, please contact Ultimus Technical Support at 833-446-9060, available Monday–Thursday from 7:30 a.m. to 5:00 p.m. CT, and Friday from 7:30 a.m. to 4:30 p.m. CT.

For questions related to the Fund, including investments, distributions, or account details, you may contact Ultimus Shareholder Services via email at ultimusne-shareholderservices@ultimusfundsolutions.com