



WFP Opportunity Fund Announces an 8.97% Net Annualized Return for 2015

January 7, 2016, Los Angeles, California – The WFP Opportunity Fund, managed by Wilshire Finance Partners, paid investors an 8.97% net annualized non-compounded return for full year 2015. The net annualized compounded return for full year 2015 was 9.66%. The net annualized compounded return for the fund since its inception on September 23, 2013 through December 31, 2015 was 10.75%.

The WFP Opportunity Fund seeks to provide attractive risk-adjusted returns to its investors through debt and equity investments in real estate within the United States and predominantly in California. Such investments will include, without limitation, direct and indirect equity investments, joint ventures, deeds of trust and mortgages, participating loans and other real estate related investments.

The return obtained by the fund was primarily the result of interest income received on the trust deeds and mortgages in the fund's portfolio and the participating interest the fund receives on joint venture arrangements when there is a realization event (i.e. the sale of the property). At different points in time during 2015, the fund employed the use of leverage in the form of short term loans from the fund's manager in order to capitalize on certain loan and joint venture opportunities.

At year end, approximately 30% of the fund's portfolio consisted of participating loans under joint venture arrangements where the fund provided higher leverage in exchange for preferred interest and a percentage of the profits resulting from the real estate investments. In addition, the portfolio contained B Notes and second trust deeds with combined loan-to-values below 78%. The average size of the joint venture and trust deed investments in the fund was \$342,948 and all investments involved property inside the State of California.

Throughout 2015 the WFP Opportunity Fund experienced periods of under-deployment as well as periods where it leveraged its portfolio through short term borrowings from the fund's manager to make certain investments. As a result, the periods of under-deployment resulted in a drag on earnings in the fund for full year 2015.

“While the WFP Opportunity Fund continued to generate quarterly dividends for its investors and its net asset value increase reflects the accrued value of the potential gains in certain investments in the fund's portfolio, the overall returns of the fund were below our target return of 12% in 2015,” said Don Pelgrim, CEO of Wilshire Finance Partners. “As gains in the housing market continue to moderate and level off the fund saw fewer participating loan transactions meeting the ‘spread’ or return requirements of the fund. Further, there were existing participating loan investments secured by single family homes which were not completed and sold during the second and third quarters of the year. The leveling of housing prices combined with the increased holding periods caused lower anticipated returns in those investments. As

a result, the fund did not make any new participating loan investments during the third and fourth quarters of 2015 and instead turned to trust deed investments in the form of first trust deeds, second trust deeds and B Notes to generate additional interest income for the fund. The result was the fund experienced a pick-up in interest earnings in the fourth quarter, but the periods of under-deployment in 2015 negatively impacted the fund's return for the year."

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

To view the Wilshire 2014 Year End Earnings Webinar, please visit: <http://www.wilshirefp.com/earnings-webcast-2014>

About Wilshire Finance Partners and the WFP Opportunity 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 contains 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

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