



ASSET BASED CAPITAL. Inc.
Smart Capital. Solid Assets.

SMART CAPITAL. SOLID ASSETS.

Redefining Accessibility in Commercial Lending

A Reading Deck for Real Estate Investors & Business Owners



LENDER
TRIBUNE

Returning to the Fundamentals of Lending

In an industry often bogged down by rigid credit scores and complex debt-service coverage ratio (DSCR) calculations, Asset Based Capital (ABC) stands out by shifting the focus. We stop analyzing the borrower's history and start analyzing the asset's potential.

Traditional Underwriting



- Focuses on personal financial history



- Strict credit score minimums



- Current income-generating capacity

Result: Frequent "No."

The ABC Approach



- Focuses on property value



- Physical condition



- Intrinsic potential

Result: A Pathway to "Yes."

We provide a flexible, responsive partnership for investors tired of the "no" that comes with traditional commercial lending.

Underwriting the Building, Not the Borrower



No Minimum Credit Score

Financing remains accessible even for those with derogatory credit issues.



No DSCR Requirements

Eligibility is not tied to the property's current income-generating capacity, making it ideal for repositioning projects.



Asset-Primary Evaluation

Loans are based primarily on the intrinsic value and physical state of the collateral.

***We operate with a simple logic:
If the asset is solid, the loan makes sense.***

Versatility Across Asset Classes



Residential Investment

- 1-4 family investment
- Investment condos



Commercial & Mixed

- Multifamily (no unit maximum)
- Mixed-use • Commercial condos



Business Specific

- Retail, Office • Warehouses / Light Industrial



Special Purpose

- Daycare centers • Restaurants
- Auto repair (Note: No gas stations)

Whether an investor is looking for a long-term hold or a quick turnaround, we offer structured programs tailored to this wide array of property types.



Three Pathways to Capital

A customized loan to meet the individual needs of each investor—from independent real estate pros to small business owners.



Permanent Financing: Stability for the Long Term

A robust alternative to high-interest, short-term hard money.



Designed for real estate investors seeking lower payments on a long-term, fixed-rate loan with no balloon payment.



Includes flexible pre-payment options to suit evolving investment strategies.

Key Specs

- Loan Amounts: **\$100,000** to **\$3,000,000**
- Terms: 30-year fixed rates or 3-year fixed (30-year amortization)
- Leverage: Up to **75% LTV** (depending on property type) and **90% CLTV** on purchases

Bridge & ARV Loans: Capital for Transformation

The best short-term solution for acquiring and improving property value.

Fix/Flip & Fix/Hold

Finance improvements and “bridge” the gap to permanent financing.

Quick Acquisitions

For borrowers who need a quick close to secure new assets rapidly.

Property Focus

Primary focus on 1-4 family investment, multifamily (5+ units), and mixed-use.

Key Specs

- **Scale:** Loans from **\$250,000** up to **\$20,000,000**
- **Terms:** **12 to 24-month** terms (Interest-only)
- **Leverage:** Up to **70% LTV**



50% LTV Loans: The “Easy Qual” Solution Where Equity is King.



Designed for investors with derogatory credit issues or those seeking the quickest possible qualification based solely on high equity.



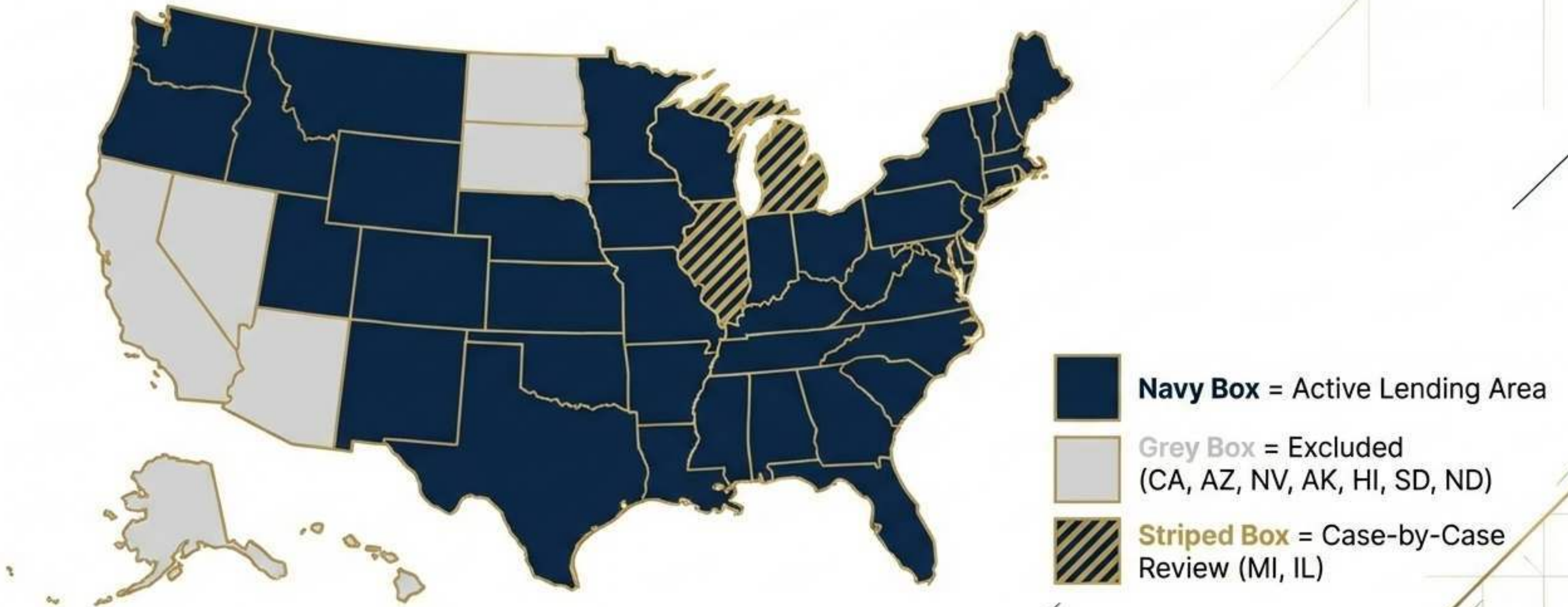
- ✓ **Streamlined Underwriting:** Minimal red tape.
- ✓ **No Seasoning:** Ownership seasoning is not required.
- ✓ **Term:** Available as a 30-year fixed loan.

Eligible Assets

Investor 1-4 (SFR, Condo, 2-4 Units) | Multifamily | Mixed-Use |
Commercial (Office, Retail, Warehouse, Self-Storage, Automotive)

National Reach with Local Expertise

Headquartered in New York, operating across most most of the United States to support investors nationwide.



Specialized Solutions for the Tri-State Area

High-touch transactions evaluated on a case-by-case basis.



Ground-Up Construction

Available for 1-4 family investment, multifamily (no unit maximum), and mixed-use projects.



Location Constraint: NJ, NY, & CT only.



Vacant Land

Financing available.



Location Constraint:
NY Metropolitan area only.



While our reach is national, our local expertise allows for deeper complexity in our home markets.



Why Partner with Asset Based Capital?



Common Sense Underwriting: We look at the deal, not just the paper.



Speed: Fast closings to capture opportunities.



Flexibility: Pre-payment options and versatile programs.



Scope: From \$100k residential loans to \$20M commercial bridge loans.



Accessibility: No minimum credit score. No DSCR requirements.

Your Pathway to Yes.

Contact Us

Rick Gnafakis

516-621-5955 x 401 / 516-713-1850

rick@assetbasedcap.com

505 Northern Blvd, Ste 200, Great Neck, NY 11021



ASSET BASED CAPITAL. Inc.
Smart Capital. Solid Assets.