



ABOUT US

American Bridge Capital (ABC) is dedicated to streamlining the complex process of originating, underwriting and funding federal disaster grants. With a deep understanding of federal disaster programs and extensive experience in disaster recovery, we aim to provide a comprehensive and efficient service to governments, nonprofits, and their contractors.

FUNDING SUMMARY

In the United States, state and local governments bear primary responsibility for mitigating against, preparing for, responding to, and recovering from disasters. The Federal Government's primary role is to provide critical funding in the form of grants. In the event of a large disaster, the Federal Government funds most, if not all, response and recovery costs.

While processes for accessing these funds are clear and predictable, grant recipients and their contractors often wait several months before obtaining the necessary funding to pay contractors and commence permanent recovery projects. **ABC provides critical financing to bridge this gap.**

CAPABILITIES

Drawing on the principals' significant experience in originating sourcing, underwriting and managing complex federal disaster grants, an opportunity exists for eligible claimants to secure much needed funding, using their anticipated grant funds as collateral.

- ABC works with eligible federal disaster grant recipients, as well as their contractors who require our assistance in financing their claims.
- This includes both post-disaster response and recovery projects, as well as pre-disaster mitigation projects.

→ Underwriting

We are highly experienced in evaluating the various risks associated with both single and multi-faceted claims.

→ Funding

Through its specialized funding facility, ABC is able to underwrite and fund a substantial amount of claims.

→ Management

We support borrowers and their partners throughout the federal grant management process to maximize cost recovery, streamline execution, and minimize denials.



AMERICAN BRIDGE CAPITAL

American Bridge Capital - Prospective Borrower Summary Terms

Summary

American Bridge Capital is dedicated to streamlining the complex process of providing capital to fund eligible Federal Disaster Grants. With a deep understanding of the disaster regulations and extensive experience in disaster recovery, we aim to provide a comprehensive and efficient service to governmental entities, businesses and non-profits affected by natural disasters. We recognize the need for speed of deployment of funds for projects to be completed successfully and in a timely manner.

Opportunity

We have partnered with and successfully deployed over \$500m worth of FEMA & CDBG-DR funds to date, in a market that is largely under-served by traditional banks and lenders. We are looking to engage with recipients in need of funding; this includes governments, businesses and non-profits that have either been affected by natural disasters or those who are engaged in crucial disaster mitigation projects.

Benefits for Borrowers

- Loans are usually advanced based on the grant, rather than solely being focused on more typical or traditional underwriting criteria.
- Lenders can make quick decisions and can make funds available much faster than traditional lenders.
- Interest rate is usually rolled up into term, meaning borrower does not have monthly payments.
- Terms are flexible, depending on the nature of the project and grant award.
- Grant recipients may be able charge finance costs to the grant pursuant to 2 CFR 200.449.

General Information

Lender	US SPV established by American Bridge Capital
Eligible Borrower	Federal Grant Recipient, Sub-Recipients, & their contractors and subs
Advance Amount	Up to 80% of Eligible Collateral
Interest Rate	1.5-2% per month, simple interest.
Interest Frequency	Roll up into loan, no debt-service, bullet repayment.
Target Term	3-8 months typically
Governing Law	US State law for loan & security agreement based on borrower jurisdiction
Eligible Collateral	Anticipated disbursements of federal grants or invoices payable by such funds
Security Package	UCC registered lien on eligible collateral & assignment of the receivable from Borrower. Individual Borrower receivables are cross-collateralized.

Disclaimer This Summary Term Sheet ("Term Sheet") is provided by American Bridge Capital LLC ("ABC") for informational purposes only. It is intended to outline the general terms of a potential funding partnership and is not to be considered a legally binding document. The terms presented in this Term Sheet are subject to change, negotiation, and finalization in a formal and legally binding agreement. The information contained herein is confidential and proprietary to ABC. It is not an offer, solicitation, or commitment to enter into any agreement. ABC reserves the right to modify, amend, or withdraw any or all of the terms outlined in this Term Sheet at any time, without notice. The terms may be subject to legal, regulatory, and internal approvals. This Term Sheet does not create any legal obligations between the parties and is not intended to be, and should not be construed as, a legally binding agreement. Any agreement between ABC and a potential funding partner will be documented in a separate, formal agreement that will supersede and replace this Term Sheet. No party shall have any claim or cause of action against ABC arising out of or in connection with the use of this Term Sheet or reliance on the information contained herein. ABC makes no representations or warranties, express or implied, regarding the accuracy, completeness, or suitability of the information provided in this Term Sheet. Parties considering entering into a funding agreement with ABC are strongly advised to seek independent legal and financial advice before making any decisions. ABC disclaims any liability for any direct, indirect, incidental, special, or consequential damages arising out of the use or inability to use this Term Sheet. By reviewing this Term Sheet, the recipient acknowledges and agrees to the non-binding nature of the terms presented herein and the need for a formal, legally binding agreement to be executed by all parties involved. This disclaimer is subject to change without notice.