



# REALTY FINANCIAL PARTNERS

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A PARTNERSHIP OF REAL ESTATE ENTREPRENEURS  
AND INSTITUTIONAL INVESTORS

*Realty Financial Partners (RFP) is a real estate investment company which seeks opportunities across a broad range of asset types. Founded in 1994, RFP has raised over a half billion dollars in capital from institutional investors for investment in bridge loans, equity joint ventures and distressed loan portfolios. RFP pursues these investment opportunities primarily in the Northeast U.S., with other nationwide locations considered on a selective basis.*

## OPPORTUNITY

A UNIQUE PARTNERSHIP WITH FINANCIAL **STRENGTH**,  
ENTREPRENEURIAL STYLE AND A SUCCESSFUL TRACK RECORD

*RFP combines the flexibility and responsiveness of a small entrepreneurial enterprise with the financial dependability and industry expertise of a large institution. These distinguishing characteristics position RFP as an ideal choice for both individual sponsors and financial institutions seeking to reposition or dispose of real estate assets.*

**EXPERIENCE**



*providing competitive capital*

#### **TEAMWORK.**

RFP's collective real estate experience extends across a wide variety of functional areas including construction, debt and equity financing, asset management and bankruptcy law. As a result, RFP is able to clearly differentiate between actual and perceived risk throughout the underwriting, investment and liquidation process.

#### **DECISIVENESS.**

RFP's senior executives maintain broad discretion over investment capital and take a direct role in each financing transaction. Working one-on-one with sponsors, all approvals are handled with appropriate urgency.

#### **MARKET KNOWLEDGE.**

The majority of RFP's investments are concentrated in the Northeast U.S. This intimate market knowledge enables RFP to quickly recognize market opportunities, underwrite intelligently and invest successfully. RFP will also consider investments in many regions nationwide. Individual officers of RFP have national experience and contacts to complete complicated transactions throughout the U.S.



STRUCTURED FINANCING INCLUDING RAPID APPROVALS,  
FLEXIBLE OPTIONS AND TIMELY CLOSINGS

*RFP provides capital for property acquisition, construction, renovation or for special situations when time is required to complete or reposition the asset for sale or refinance. RFP targets real estate transactions ranging in one to three years in duration where conventional financing or equity may be unavailable due to credit, timing or other issues such as bankruptcy and foreclosure. Real estate of all types will be considered as well as a variety of structured finance alternatives.*

*RFP's entrepreneurial style and financial strength make it a highly attractive capital source for private borrowers and joint venture partners. Operating without the constraints of traditional, regulated lenders, RFP can underwrite and approve transactions quickly – providing clients the flexibility, capital and creative financing options they need in seeking resolutions or new opportunities.*

**CAPITAL**



*flexible financing options*

**STRONG CAPITAL BASE.**

Institutions have invested over a half billion dollars with RFP to provide financing solutions to individual sponsors with unusual capital requirements.

**SOLUTIONS FOR COMPLEX ISSUES.**

RFP specializes in financing real estate transactions ranging from \$1 million to \$15 million and other deal sizes on a selective basis. RFP's structured financing alternatives include direct loans, participating loans, sale/lease backs, equity joint ventures and all types of bankruptcy financing. Flexible alternatives combine many attractive features of debt, mezzanine and equity financing.

**BROAD INVESTMENT CRITERIA.**

RFP invests in all types of properties including retail, office and industrial buildings, condominium/apartment complexes and residential subdivisions, as well as marinas, golf courses and other special-use properties. RFP will consider transactions in all stages of development such as land acquisition, construction and bridge loans, among others.

## ACQUISITION AND LIQUIDATION OF DISTRESSED LOAN PORTFOLIOS

*In addition to offering structured financing solutions, RFP also acquires large portfolios of distressed real estate loans and real estate owned from other financial institutions. RFP is a major buyer of distressed portfolios with assets located primarily in the Northeast U.S. RFP acquires from financial institutions non-performing and sub-performing portfolios containing secured mortgage loans and real estate of all types in virtually any physical and financial condition. Drawing upon its extensive in-house resources, RFP handles each step of the process from due diligence and acquisition to asset management and loan servicing to final resolution and liquidation.*

## LIQUIDATION



## *comprehensive asset management*

### **DUE DILIGENCE.**

RFP's comprehensive underwriting capabilities include site inspections, environmental assessments, construction/structural review, market analysis, valuation and pricing. By combining regional knowledge and industry expertise with proprietary software and sophisticated financial models, RFP contains risk, maximizes expected cash recovery and determines competitive bids for a high win rate.

### **LOAN SERVICING.**

RFP's professional capabilities include proprietary billing and collection services supported by sophisticated computer technology.

### **LOAN RESOLUTION.**

The collective experience of RFP's management team is able to analyze, comprehend and resolve the most complex real estate, financial and legal issues. This results in successful liquidation strategies for every asset in each distressed portfolio.