



In today's challenging credit environment, you need a partner who can help your institution mitigate credit risk and unlock value from your under-performing assets.

That partner is Beltway Capital.

Beltway Capital understands how changing economic circumstances can affect a borrower's performance and how in this dynamic market it is critical to be able to adjust your loan portfolio from time to time. Our expertise is in the management and resolution of sub-performing and non-performing loans. Beltway Capital provides you with the opportunity to quickly dispose of these challenging assets. By partnering with Beltway Capital, you can redirect critical resources away from managing under-performing assets and start focusing on your core business.

For more information, please contact us at (410) 403-2080 or email us at info@beltwaycapital.com.

Beltway Capital Advantage

Experience

- Proven track record investing in sub-performing, non-performing, and performing loan assets of all types
- Understanding of the bank regulatory environment
- Complete confidentiality of borrower information and transaction details

Variety of Loan Types

- Acquire most loan assets including non-performing, sub-performing, and performing commercial real estate, C&I, and residential mortgage loans

Capacity

- Buy as principals with in-house capital, no need for outside financing
- Purchase loan packages from \$1 million to over \$300 million
- Financial strength to assume full portfolio risk
- Servicing capacity on all types of loans that we purchase

Flexibility

- Ability to structure deals that precisely meet your needs
- Willing to work within your timetable
- Proven track record of completing transactions quickly, reliably and efficiently
- Competitive pricing in auctions as well as negotiated sales

Personnel

- Highly skilled professionals with comprehensive understanding of all aspects of loan acquisition and servicing

Reasons to Sell Non-performing Loans

Redirect Resources and Reduce Overhead Costs

Servicing special assets is highly resource intensive and disruptive to your company's business. Elimination of problem assets allows your company to redeploy capital and human resources to profitable relationships and core markets, as well as to reduce the high costs associated with servicing these credit-intensive assets.

Improve Balance Sheet

Non-performing and criticized assets drag down asset quality ratios and can lead to increased regulatory pressure. Periodic loan sales can be an efficient and cost-effective method to improve your credit quality and manage your balance sheet.

Optimize Recovery for Under-performing Assets

Sales of distressed loans create predictable outcomes for assets that currently have uncertain cash flows. By liquidating these assets, you avoid unforeseen variations in cash flows, recognize present value and create liquidity for your institution.

Portfolio Rebalance

Periodic loan sales enable you to rebalance your portfolio, reduce overexposure and portfolio concentration (asset type, sector, geography or borrower), exit business lines or specific markets, as well as to manage yield and duration risk.

Beltway Capital's experienced team, comprehensive in-house resources and financial strength enable us to respond quickly and with greater flexibility than most other financial institutions. When you partner with Beltway Capital, you are assured a smooth, seamless and confidential process, no matter what your loan disposition needs might be.

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Our Due Diligence Process— Detailed, Efficient, Accurate, Fair and Professional

Initial Loan Evaluation

- Loan History
- Loan Characteristics
- Collateral Analysis

Indicative Bid

- Asset Mix
- Pricing Expectations

Due Diligence

- File Review
- Credit Analysis
- Legal Review
- Real Estate Appraisals

Final Pricing

- Terms Accepted

Closing

- Execute Purchase and Sale Agreement
- File and Data Transfer



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BELTWAY CAPITAL
MANAGEMENT