

PRIVATE CLIENT COLLECTIVE



ULYSSE

Asset Backed Capital Strategies for
Ultra-High-Net-Worth Estates

ACCOMPLISHED AND ASPIRATIONAL

We believe in the Paradigm Shifters.

Here's to the disruptors, the game changers, the paradigm shifters. The ones who think sacred cows make good chateaubriand. Who believe conformity is another name for capitulation and that the status quo, needs to be replaced with the status whoa.

You are our people, accomplished, sophisticated, deserving, and eager to strike at opportunities in a moment's notice. At PCMA Private we get you. We've analyzed the way capital is made available to the affluent and asked, why? Then we imagined a better way and then asked, why not?

So here's to the blazers of new trails. Those who shout no, to the status quo.



WE CATER EXCLUSIVELY TO THE HIGH-NET-WORTH

HIGH INCOME PROFESSIONAL

BUSINESS OWNER

ASSET RICH RETIREES

REAL ESTATE INVESTOR

Executives / Athletes / Entertainers

When your home comes with a large price tag. Our Private Client Advisors work closely with high income professionals to determine the best financing solution, lock in a preferred interest rate, and smooth the process to closing.

Shareholders / LLC Members / Enterprise Contract

Small and medium-sized enterprises (SMEs) are the lifeline of our economy. We understand the needs of the self-employed and have developed programs for business owners that require no tax returns and rely solely on the cash flows and financial soundness of their enterprise(s).

Retirees / Trust Fund / Foreign National

Financing for today's needs, without sacrificing tomorrow's goals. Whether it's renovating their home, consolidating debt or seizing a time-sensitive business opportunity, asset rich borrowers can gain immediate liquidity to act on opportunities without risk to invested holdings.

Residential / Commercial

Building the wealth effect one rentable door at a time. A true investor product with rates closer to prime than hard money. Clients may use the cash flow from the property to qualify. No tax returns or credit verification required and no limit on financed properties.



ASSET BASED SOLUTIONS FOR THE HIGH-NET-WORTH

With a portfolio of assets worth millions of dollars, one may assume that securing capital access would be a straightforward task for high-net-worth (HNW) estates. Unfortunately, the reality can be quite different, especially if you are a high-net-worth business owner, real estate investor, foreign national, or asset rich retiree.

The demand amongst the wealthy for quick and efficient access to Asset Backed Capital is exceptionally strong and growing. Inflation and market volatility is creating outflows of capital into low volatility assets, such as newly constructed or rehabilitated residential, commercial, or multifamily property assets amidst shrinking inventories.



LEVERAGE THE POWER OF YOUR REAL ESTATE PORTFOLIO

PCMA's Equity Access Product Suite allows you to pledge equity accumulation across your real estate portfolio as collateral for immediate access to large amounts of opportunity capital that go beyond the limits of traditional Private Banking.

A pledged equity strategy to arbitrage market opportunities is a great way to access trapped equity in your real estate portfolio without the volatility and margin call risk of an AUM based PLA facility.

Whether you are purchasing for or pledging trapped equity in your high valued real estate portfolio, PCMA is uniquely qualified to advise clients with sophisticated estates and complex trade settlements.





THE ULYSSE

ULYSSE is a modern approach to asset-based lending, giving clients the speed and flexibility of opportunity capital using the value of trapped equity in your high valued real estate portfolio.

Tailor-made to Meet Your Client's Individual Needs.

- Capital Access of \$1 Million - \$25 Million or More.
- Secure Capital in 5 Days or Less.
- No AUM I No Maintenance or Margin Call Exposure
- No Income Testing I Asset Based Lending
- Fixed Rate Terms up to 36 Months
- Interest Only Roll Up Options
- Re-Bridging Options

Bespoke & Comprehensive Capital Access Strategies:

- Grow Real Estate Portfolio I Hedge Against Currency Demonetization and Runaway Inflation
- Arbitrage Rental Rate Increases I Increase Long Term Fixed Income for Retirement Portfolio.
- Overweight Capital into Real Estate Backed Assets to Protect Against Stock Market Volatility.
- Capital Solutions That Go Beyond the Boundaries Of Private Banking
- Ground Up Property Development I Rehab to Perm Or Trade I Business Purpose Working Capital

PCMA understands the needs of complex and sophisticated estates. Born out of our proprietary private client credit portfolio, ULYSSE is a unique blend of Private Client Flexibility and Concierge Services delivering a bespoke lending experience for our aspirational clientele.



SITUATIONAL CAPITAL STRATEGIES

We provide situational capital to experienced real estate investors in the acquisition of prized residential, commercial, and multi-family transitional properties with plans to rehabilitate and sell, as well as to professional developers of luxury residential properties.

PLEDGED ASSET ARBITRAGE

Private Client Capital is an efficient means to access large amounts of opportunity capital across your real estate portfolio. A pledged equity strategy to arbitrage market opportunities is a great way to access trapped equity in your real estate portfolio without the maintenance and margin call risk of a Securities based AUM access line

Short Term Asset Based Lending: Short Term Duration Capital with minimal credit underwriting. Terms and condition subject to trade size and quality of Real Estate Assets Pledged as Security.

Long Term Conventional Lending: Credit Based Transaction with extensive underwriting to ensure client stability and long-term ability to repay obligations.

BEST AND FINAL PRICING A PRIVATE CLIENT PRICING MODEL

All our programs are presented as a “Best and Final” offering. We always trade on the side of our client and our “Best and Final” pricing allows us to be customer centric. We take a Private Client approach to our Best and Final offerings to respect all of our clients in a manner that is not traditionally respected in the credit industry.

“How can we ever claim to be client centric if we allow one client to out negotiate another client, therefore we have no respect for any of our clients. Our “Best and Final” approach simplifies the terms offered and takes the complexity and stress out of the point of sale.”

John Lynch, CEO and Founder

All though it is customary in many industries to negotiate, we believe this practice significantly deteriorates the trust between our firm, our clients and our advisors. Our Best and Final approach protects our clients and advisors and allows the information presented by our firm to be in a manner our clients can trust and free from manipulation.

It is this client-first mandate that has allowed us to become the nation’s top non-bank private client lender.

FINALLY, A RELATIONSHIP YOU CAN TRUST!





THE CREDIT EXPERTS WHO WORK FOR YOU

Our Private Client Advisors combine know-how with know you to create a strategy that brings your unique vision of the future to life.

When you choose PCMA, you're entering a unique long-term relationship. One where your Advisor takes the time to develop a thorough understanding of who you are, how you think, and what matters most to you.

It's a relationship that combines financial experience with intimate knowledge of your priorities to plan, protect, and help fulfill your vision of the future.

Your Private Client Advisor will provide truly personal access to the best capital solutions PCMA has to offer like preferred rates, flexible capital strategy, and high touch support from a dedicated team of Certified Professionals.

PCMA, Inc. dba PCMA, a California
Corporation, NMLS Consumer
Access #237710.

Loans made or arranged pursuant to
a California Financing Law License.

Equal Housing Opportunity Statement

PCMA, Inc. is an Equal Housing
Lender and fully complies with all
laws applicable to the conduct of
its business, including those laws
prohibiting discrimination such as the
Fair Housing Act and the Equal Credit
Opportunity Act.

We are pledged to the letter and spirit
of U.S. policy for the achievement
of equal housing opportunity
throughout the nation. We encourage
and support an affirmative
advertising and marketing program
in which there are no barriers to
obtaining housing because of race,
color, religion, sex, handicap, familial
status, or national origin.



2100 Main Street, Suite 450,
Irvine, California 92614

1.888.399.PCMA
contact@pcma.mortgage

pcma.mortgage