

BLACK PEARL INVESTMENTS

BOUTIQUE CAPITAL
ADVISORY, FINANCE
AND INVESTMENT
BROKERAGE FIRM



J.R. Chantengco MBA CCIM LEED GA
Senior Managing Director

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“J.R.” (John Richard) brings 30 years of financing experience including brokerage, due diligence, originations, capital advisory, and loss mitigation.

Prior to joining BPI, he was with Wells Fargo, CBRE, USE Credit Union, HKS Capital Partners and KW Commercial as well as a family office and affordable housing developer. Previously worked with RTC, FDIC, and SBA.

Clients include CalPERS, SUNY, Texas Teachers Pension Fund, Roche Pharmaceuticals, and USECU along with a host of privately-held CRE firms, banks, owners, and special servicers. Notable assignment:

- **\$10B+** CMBS portfolio with \$1B+ UPB; DD/BVO assignment comprised of 268 loans in 25 loan pools corresponding to multifamily, office, medical, hospitality, and retail properties across 36 states

MISSION

Black Pearl Investments (BPI) is a New York City based alternative management firm focused on asset management and leveraged finance in the non-investment grade related marketplace.

BPI seeks to generate attractive risk-adjusted returns in its core business by originating capital on a broad yet specialized array of financing including bridge/mezzanine, senior debt, CPACE, CDFI/impact funds, leveraged loans, and Co-GP equity. Its funds are major providers of equity and credit for small and middle market clients. The firm also has the most robust brokerage sales platform today to help banks, distressed companies, and property owners in its dispositions, acquisitions, and/or 1031 exchanges.

“You oversee the big picture so BPI can focus on the details of Loss Mitigation and Asset Management.”



420 Lexington Ave. Ste. 300 New York NY 10170 USA

<https://blackpearlinvestments.com>

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SCOPE OF SERVICES

BPI offers a comprehensive national firm-based philosophy approach from its Midtown Manhattan office and is fully capable of handling mid-sized to larger assignments:

- We offer a complete, national asset management solution that optimizes your return on capital
- A variable cost service that is likely lower than a fixed-cost in-house solution
- Continuous reporting and updating on your loan portfolio, real property assets and its status
- Single point-of-contact program reporting
- Complete reconciliation of expenses and services
- A full range of services, from asset reclamation/sale/closing
- Pre-listing Services include broker assignment with vacancy confirmation, rehab assessment and HOA verification. We will provide BPO/valuation reports and a complete marketing plan and pricing strategy. Cash-for-keys programs provided as needed
- Eviction Services include initiating an eviction referral while monitoring and managing all communications. Cash-for-deed programs formulated as needed. We evaluate CFK vs. Eviction and coordinate personal property disposition. We can negotiate with tenants, arrange for tenant purchase and market occupied property
- Our Marketing Management Services include robust property listing, monthly marketing reporting, analysis of list pricing with calculation of adjustments, offer management and acceptance and execution of contract

TRACK RECORD

- **\$5B+** in loans, structured capital, investment banking, and brokered transactions
- **5,000+** acquisition, development, & management- multifamily units
- **4,000+** Commercial lease abstractions (office/industrial)

PRINCIPAL CV

Experience

- VP, **Wells Fargo Bank**
- Associate Broker, **CBRE**
- Director, **University & State Employees Credit Union**
- Associate Broker, **HKS Capital Partners LLC**
- Managing Director, Special Assets, **FDIC- via KW Commercial/IronPoint Titan**
- VP, Loss Mitigation, **Triwest Capital Management**
- VP, Distressed Assets/RTC, **Chantengco Realty Inc.**

Leadership

- **President**, 2020 and 2021 New York Metro CCIM Chapter
- **Awardee**, 2021 GlobeSt. Real Estate Forum Lender Influencer
- **Nominee**, 2021 HUD NY Regional
- **Governor Appointee**, California Housing Partnership Corporation, State of California
- **Loan Committee**, SEDC Small Business, City of San Diego
- **Board Member**, Tax Appeals, County of San Diego
- **Housing Commissioner**, City of Chula Vista

BLACK PEARL INVESTMENTS

- **Ten-X/Loopnet/CoStar** marketing Power Broker platform
- Complete closing services available

We fill that rarefied space in loss mitigation-- we are large enough to manage your distressed portfolio while small enough to take the time to focus on your particular financial institution's needs.

As an independent advisory firm, we oversee and manage the internal operations through outsourcing and white labeling.

We focus exclusively on adding value to your portfolio:

- Business practices that abide by the letter of the law
- Loss Mitigation and Collection services include inbound and outbound calling, with single point-of-contact supported
- Retention options that range from loan modification to reinstatement and forbearance, and all liquidation options
- Eligibility determination for HAMP, 2MP, and HAFA.
- Business rules and decisioning guided by detailed documentation, training, and monitoring
- Bankruptcy processing and monitoring includes complete proof of claim (electronic filing and transfer); complete Motion for Relief; multiple timeline, tracking, and Motion Hearing results
- Post-petition and Contractual Reinstatement Quotes
- Loss mitigation efforts are supported during bankruptcy as permitted by law
- Foreclosure includes complete service order packages, including data, documents, demand letters and email
- Timeline updates with reporting that includes attorney updates and custom milestone reporting

BOUTIQUE CAPITAL ADVISORY, FINANCE AND INVESTMENT BROKERAGE FIRM

Education

- **Postgraduate Finance**, Stanford Business School
- **MBA degree**, University of Phoenix School of Management
- **1st Year Law**, Thomas Jefferson Law School
- **BA degree**, Biochemistry & Cell Biology, University of California, San Diego

Business/Government Certifications

- **DUNS**, #118310914
- **SAM**, #118310914
- **CAGE**, #95QP1

Licenses

- **CCIM #06391384**, Certified Commercial Investment Member
- **NY Real Estate Brokers License #10351206101**, New York State Department of Financial Service
- **CA Real Estate Brokers License #00981006**, California Department of Real Estate
- **Licensed also** AL, AZ, CO, DE, FL, GA, IL, MD, ME, MO, MS, ND, NV, OH, PA, TN, TX, UT, WI
- **LEED GA #12215341**, Leadership in Energy and Environmental Design Green Associate, New York Real Estate Institute
- **CED Professional**, Community Economic Development, San Diego State University

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- Close/Hold and Sales notifications/beneficiary confirmation
- Property eviction and inspection/preservation services
- Confidence that comes from knowing your loss mitigation strategy is sound
- Agile and flexible, we adapt to your business model and priorities
- Our culture promotes responsive, personalized service
- Single point-of-contact ensures consistency of communication with every borrower
- Unique team structure combines loss mitigation and default servicing for best execution
- Transparency for investors using technology and direct access to loss mitigation associates
- Private label servicing is an option
- We provide a variable cost solution at a lower total cost than insourced services
- Component outsourcing options are available
- One-stop resource for loan due diligence, quality control, loan servicing and loss mitigation



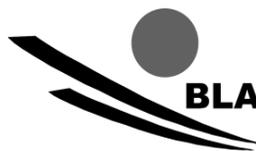
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