

Catamount Capital is a private fund / holding company dedicated to expanding access to commercial real estate financing. As part of a strategic family of companies, we leverage expertise and capital to profitably drive impact, empowering investors, developers, and businesses with the resources they need to succeed. With a commitment to trust, agility, and financial responsibility, Catamount Capital is reshaping the landscape of commercial real estate funding.

Concept Overview

This concept plan outlines strategic investment opportunities in lending, construction and development sectors, focusing on the following key areas:

1. Commercial Real Estate Purchase and Construction Project Funding

Opportunity: It is extremely difficult for small and mid-sized developers to obtain project funding from established commercial banks and private funds for construction and development projects. The reason is that commercial banks typically group all commercial loans in the same risk category. While commercial real estate (CRE) loans held by all U.S. commercial banks have a default rate of 1.52% (as of Q3 of 2024), office buildings have a delinquency rate of approximately 11%. The result is that commercial lending institutions have significantly tightened access to funds for CRE. The lack of traditional bank funds in this space has created enormous opportunities for private lending.

Objective: Fund and manage a portfolio of commercial real estate and commercial construction projects that cater to emerging market needs. Funding is generally provided as bridge financing with 3 to 5 year terms or shorter.

Scope: Target hospitality, light-industrial (warehouse) and urban infill mixed-use developments (historically high performing asset classes with low default rates) in areas that demonstrate high demand and growth potential.

Strategy: Offer acquisition and project funding through our established network of lending professionals, developers and entrepreneurs to provide debt or debt-equity funding opportunities.

2. Affordable Residential Land Development Projects

Opportunity:

Objective: Acquire and develop residential land to create sustainable communities or partner with local developers by offering debt or debt-equity funding opportunities.

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Scope: Focus on areas with growth potential, ensuring the development of single-family homes, townhouses, and other affordable housing units in mixed-use master-planned communities integrating retail, commercial, education and healthcare services. Residential units would be sold using a combination of seller financing along with traditional financing to accelerate recapitalization and maintain cashflow.

Strategy: Partner with local experts in the areas with the most profound affordable housing deficits to leverage developer-friendly markets as well as access local and state government incentives and subsidies for the developer and funds to assist the buyers.

3. Conversion Projects

Opportunity:

Objective: Provide project funding as debt, debt-equity or Joint Ventures to convert large retail and commercial properties into affordable rental housing with integrated retail and other consumer services.

Scope: Focus on repurposing obsolete retail spaces, warehouses, and office buildings into affordable rental housing options. Assets could then be sold or refinanced into long-term debt to facilitate re-capitalization.

Strategy: Leverage federal and state programs that incentivize the development of affordable housing, maximizing return on investment while addressing housing shortages.

4. Multifamily Apartment Complexes & Mixed-Use Properties

Objective: Provide project funding as debt, debt-equity or Joint Ventures to purchase, renovate, and manage multifamily apartment complexes.

Scope: Identify undervalued or mismanaged properties in urban and suburban markets with affordable housing deficits for acquisition and stabilization. Assets could then be sold or refinanced to facilitate re-capitalization.

Strategy: Implement value-add renovations and effective property management to enhance tenant experience and optimize rental income.

5. Additional Future Concepts:

a. **Non-performing debt** – purchasing non-performing debt with suitable equity from private lenders who may not have the resources to manage a foreclosure process and stabilization / improvements to liquidate the asset at a profit

b. Warehouse funding – providing transactional liquidity to private lenders with proven track records for loans that are pending sale or permanent funding

c. Automotive funding – providing automotive loans to small used car dealerships (buy here – pay here) with significant down payment and GPS tracker in each vehicle where the dealership is responsible for recovery in the case of default

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