

# AMERICAN BRIDGE CAPITAL

## ACCESS YOUR GOVERNMENT FUNDS BEFORE THEY ARRIVE



## BRIDGING TO RRIF AND TIFIA TAKE-OUT FOR RAIL, TRANSIT, AND TRANSIT-ORIENTED DEVELOPMENTS

American Bridge Capital (ABC) provides interim capital for rail, transit, and transit-oriented development (TOD) projects that have a clear RRIF or TIFIA take-out but need funding now to order materials, mobilize, and start construction. Our facilities are designed to sit in front of long-term USDOT credit and be refinanced when RRIF or TIFIA proceeds are available.

### HOW IT WORKS ALONGSIDE RRIF & TIFIA

#### ★ Late-Stage RRIF/TIFIA, Early-Stage Cash

Sponsors of rail, transit, and TOD/P3 projects often have a late-stage application, term sheet, or conditional commitment, but face a long runway to credit agreement and first draw. ABC provides an interim facility sized to a conservative portion of the expected federal take-out and supported by project contracts and government funding streams.

#### ★ Construction and Mobilization Capital

Proceeds are used to secure right-of-way, advance site work, order long-lead systems and materials, and mobilize contractors for guideway, stations, and adjacent TOD phases – locking in pricing and capacity while federal credit documentation runs its course.

#### ★ Structured for Clean Take-Out

Facilities are secured by defined project cash flows, contracts, and other agreed collateral, and are structured to be repaid from RRIF/TIFIA proceeds at closing, initial disbursement, or agreed milestones. Terms are aligned so the federal lender can step in with minimal friction.

#### ★ Timeline Alignment

Tends are matched to expected federal timelines, with interest typically capitalized and covenant packages designed to avoid monthly debt service strain during construction and early ramp-up. When RRIF or TIFIA funds, ABC is taken out and long-term credit remains in place.



### What We Do

ABC enables sponsors and developers to reach revenue operations and stabilization **9-18 months sooner** by eliminating the need to wait for RRIF or TIFIA disbursements before starting real work.

We provide secured, project-level bridge capital so you can:

- Mobilize contractors and crews
- Order long lead materials and equipment
- Start early work and construction activities that drive the schedule

Instead of sitting idle while federal credit moves through review, documentation, and funding, your project advances toward completion and stabilized cash flow – with our facility taken out by RRIF or TIFIA once those funds are ready to draw.

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## CASE STUDY: SHORT-HAUL RAIL / P3 CORRIDOR

A private developer of a short-line railroad and associated corridor improvements needed to move from paper approvals to physical execution. Traditional lenders were unwilling to fund until federal credit was fully documented and ready to disburse.

ABC structured an interim facility that allowed the sponsor to order track and materials, lock in a contractor, and begin early works ahead of federal loan funding. As the project advanced, the sponsor closed on long-term federal credit against an active asset; ABC was repaid from initial draws, and the project continued under its permanent capital structure.

The same structure can be used to pull forward critical path work on **transit lines and station-adjacent TODs** where RRIF or TIFIA is the long-term anchor, but near-term capital is needed to secure sites, advance infrastructure, and keep delivery on schedule.

## IDEAL FIT & WHY SPONSORS USE ABC

ABC's RRIF/TIFIA bridge solution is a fit when:

- ★ A rail, freight, transit, or TOD/P3 project has a clear RRIF or TIFIA path but required capital to maintain schedule and procurement now.
- ★ Environmental and key approvals are largely in place, but federal credit documentation and closing will still take time.
- ★ Sponsors want to avoid bringing in dilutive equity or giving up control solely to cover timing gaps.
- ★ Public sponsors and P3/TOD developers need visible progress to keep agencies, rating bodies, and stakeholders aligned.

ABC sits in front of RRIF and TIFIA as purpose-built interim capital – so rail, transit, and transit-oriented developments can start when they are ready, not when federal processes finally catch up.

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