

# AMERICAN BRIDGE CAPITAL

## BRIDGE FINANCING FOR REBUILDING AMERICA



### ABOUT US

American Bridge Capital (**ABC**) is dedicated to streamlining the complex process of originating, underwriting, and funding federally backed projects. With a deep understanding of and extensive experience with government reimbursement and disbursement programs, we aim to provide comprehensive and efficient services to Contractors, Sponsors and Developers, Municipalities, and Nonprofits.

### FUNDING SUMMARY

American Bridge Capital supports vital businesses and local governments with rapid bridge funding through all major assistance programs, including:

- ★ FEMA Public Assistance (PA)
- ★ FEMA Hazard Mitigation Assistance (HMA)
- ★ HUD Community Development Block Grant–Disaster Recovery (CDBG-DR)
- ★ DOT RRIF and TIFIA programs
- ★ USDA programs such as REAP and OneRD
- ★ Any and all government funded programs

Whether its reimbursement delays, scaling up a new project, or managing multiple funding streams, ABC helps recipients move forward.

### Our Process at a Glance:

#### **Step 1: Submit Documentation**

- ★ Federal award, contract, loan commitment, invoices

#### **Step 2: Get Approved**

- ★ We underwrite federal program eligibility, ~1 week typical with Legal and DD ~2-3 weeks

#### **Step 3: Receive Advance**

- ★ Up to 80% of eligible amount, UCC-secured, capitalized interest, no monthly payments

#### **Step 4: Repay from Federal Funds**

- ★ When reimbursement or disbursement arrives, we're paid directly

#### **Underwriting**

We are highly experienced in evaluating the various risks associated with both single and multi-faceted claims.

#### **Funding**

Through its specialized funding facility, ABC is able to underwrite and fund a substantial number of claims.

#### **Management**

We support borrowers and their partners throughout the grant management process to maximize cost recovery, streamline execution, and minimize denials.

## CASE STUDIES: HOW ABC HELPS

### Wildfire Recovery: California Subcontractor

ABC provided revolving facility advancing against weekly invoices while Prime and Subcontractor awaited FEMA/USACE reimbursements for debris removal. Subcontractor maintained full mobilization and repaid as funds flowed through the prime.

### Municipal Disaster Response: Prime Contractor

Multiple primes performing FEMA-eligible work. ABC advanced directly secured by underlying federal/state receivables. Contractors executed large disaster contracts without waiting for federal cash flow.

### Community Development: Prime Contractor

Prime on federal community project with multiple disbursement cycles. ABC advanced against invoices while federal reimbursements processed.

### USDA OneRD Bridge: Florida Real Estate Developer

ABC bridged from USDA OneRD conditional commitment to disbursement, allowing construction to proceed and reaching stabilization months earlier. Take-out occurred upon USDA funding.

### Short-Line Railroad: Texas Infrastructure Developer

ABC provided early-phase bridge financing allowing material procurement and mobilization ahead of RRIF take-out, de-risking the development schedule.

### SBA Warehouse Facility: Community Bank Platform

ABC provided an SBA 7(a) warehouse facility secured by guaranteed portions, enabling increased loan production while the bank syndicated into the secondary market.

## IDEAL TRANSACTION PROFILE

### \$5-100M Plus

Advance Size (multibillion-dollar facility)

### Clear Documentation

Award letter, contract, loan commitment/advancement, or reimbursable agreement

### 2-18 Months

Typical timing profile between costs and government reimbursement/disbursement

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