

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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