

## **AMERISTAR CAPITAL** INCOME FUND, LLC

**Creating Financial Independence Through Passive Private Lending** 



is a diversified financial services holding company based in Ballston Spa, New York.

Our services include originating and servicing private mortgage loans, renovating bank-foreclosed homes, providing property management services and handling real estate sales.



Private Mortgage Lending

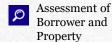


Real Estate Investment Solutions



Differentiation from Traditional Lenders

## **WORKING** with AMERISTAR



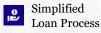
While all lending considerations should include a borrower's credit history, income, employment, and cash reserves, private lenders prioritize assessing the income generated by a property. They mitigate risk by offering shorter-term loans with lower loan-to-value (LTV) ratios compared to traditional lenders.



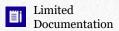
48 HOURS CLOSINGS!

Real estate transactions often entail time-sensitive opportunities, requiring borrowers to swiftly close deals to avoid missing out on valuable investments.

Private lenders typically offer a streamlined process, facilitating faster funding within days or one to two weeks in more complex scenarios. This expedited approach ensures responsiveness to borrowers' urgent needs while maintaining efficiency even in intricate situations.



Busy borrowers, including self-employed individuals, often struggle with the extensive paperwork and qualification process of traditional bank loans. Self-employed individuals face challenges due to voluminous paperwork and the need to deduct expenses, leading to lower reported income that may result in loan denials.



Some borrowers are willing to pay higher interest rates to quickly secure loans without the hassle of traditional loan qualification. Private lenders capitalize on this demand by offering limited documentation loans with shorter terms and higher interest rates, reducing exposure to market downturns.

## **PARTNER** with US!

Charles F. Cefalu CEO Ameristar Financial Corporation



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## **FUND HIGHLIGHTS**

\$75 million Offering Amount

\$50,000 Minimum Investment

10.0%, paid monthly to Investors Annual Preferred Return

After Expenses and Manager's Fee **Quarterly Profit Distributions** 

Regulation D 506C of the SEC Regulation

Choose distributions or automatic reinvestment **Distribution Options** 

80% Net Income to Members, 20% to Fund Manager Income Distribution Split

16 Number of Distributions per Year

Accredited Investors only Investor Eligibility

No leverage currently utilized Leverage Utilization

2.0% Asset Management Fee (AUM)

13.0% Anticipated Annual Target RGeturn