

# AMERISTAR CAPITAL INCOME FUND, LLC

Creating Financial Independence Through  
Passive Private Lending

**Ameristar Financial Corporation**  
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



Assessment of  
Borrower and  
Property

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.



Efficiency in  
Funding Process

...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.



Simplified  
Loan Process

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.



Limited  
Documentation

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.

## 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

## PARTNER *with* US!

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