

MONUMENT CAPITAL

Direct Business Lending *As It Should Be*

Addressing the Credit Crunch

While "Wall Street" has recovered, "Main Street" has not. Traditional lenders have retrenched and are neglecting high quality lending opportunities as a result of changes in lending policies and risk management. These institutions continue to operate with curtailed balance sheets and unresolved internal portfolio markdown issues, resulting in fewer loans to the kinds of well-managed, credit-worthy businesses that traditionally have helped fuel America's growth. Until lenders step forward to fill the void, the credit crunch will continue to impair business and job growth on "Main Street" and throughout the nation.

Monument Capital believes that the credit pendulum has swung too far, and we stand ready to provide the kind of capital that businesses need to get America back to work. Monument's mission is to help fill the lending void and to lead a new class of private lenders that are known for their honesty, professionalism, diligence, and responsiveness. Contact us to learn more: info@monumentcapitalcorp.com

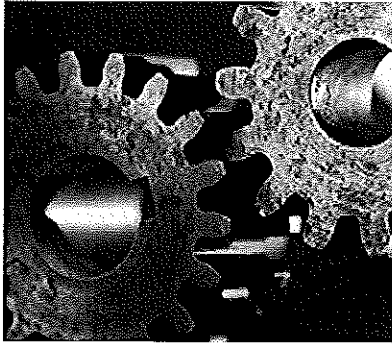
It's time for a new kind of business lender. One that listens. One that is experienced enough to understand borrowers' complex needs and creative enough to structure loans that meet those needs. It's time for a lender that is flexible, responsive, diligent, and above all else, straightforward.

Monument Capital is such a lender. Monument provides medium-term (1 - 5 years) senior secured loans to credit-worthy businesses and properties nationwide. We specialize in funding loans that other lenders are unwilling or unable to understand and appreciate.

We provide funding solutions that enable businesses and commercial property owners to take advantage of current opportunities, refinance maturing loans, avoid high cost alternative financing sources, and provide capital for strategic initiatives. Our target clients have the capacity and preference to leverage their growth plans through the use of additional debt rather than suffering dilution from the issuance of new equity.

Monument is a direct lender, which means we will typically use our own capital to fund the loans we make. With our experienced professional underwriting team and risk/portfolio managers, we make our own decisions about which opportunities to fund and which to decline. As a result, borrowers can find us to be more flexible and faster than others.

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OUR TEAM
YOUR ADVANTAGE
CORP ADVISORY SERVICES
INVESTORS

Monument Capital's team brings diverse experiences and perspectives that work together to provide our clients and investors with the kind of service and performance they should expect. The lead team includes:

David Kugler, CEO – 20+ years in equities management, including more than ten years building and selling structured products. President of Monument Funds Group equity mutual fund as well as Refco Alternative Investments and Newfield Partners. President of equity and commodity hedge funds, and managed futures funds. Funded hedge fund portfolios and private lending transactions.

Jay Chapler, Managing Director, Investment Banker – 20+ years experience in financial markets and private equity investments. Jay spent 12-years working at Wall Street investment banks including Lehman Brothers, JP Morgan Chase and ABN Amro where he structured and marketed a range of investments products to the hedge fund investment community. He has also worked with several high net-worth family offices on portfolio restructuring, public and private equity investments, and personally wealth matters.

Before entering Wall Street, Mr. Chapler worked as an engineer at Loral Electronic Systems designing tactical systems for US fighter jets such as the F-15 and F-16. Mr. Chapler has an ABD in Computer Science from Polytechnic University, MS Computer Science from Pace University and a BA in Talmudic Law from Ner Israel Rabbinical College.

Paul Fogle, Managing Director – brings 20+ years of commercial finance experience, with an emphasis on real estate financing. Paul has sourced, underwritten and closed commercial real estate transactions representing over \$6 billion of loans. Paul has served as COO and other senior executive roles for firms such as

First Mount Vernon, Claremont Capital Resources, and Bayview Financial. He specialized in conduit lending while at Column Financial (conduit arm of DLJ) and began his career at ANB AMRO LaSalle National Bank. He has written several nationally-published articles relating to commercial real estate lending. Paul earned a B.S. in Finance from Miami University, Oxford, Ohio with a minor in Decision Sciences.

Bret Berglund, Managing Director - brings 20+ years of experience in lending, leasing and venture capital. Bret has served as a principal with Denver Redevelopment Group, a direct real estate investment firm, and as President of Western Capital Partners, a nationwide private bridge lender that specialized in creative and quick-close financing for a variety of property types. At Western Capital, he grew the loan portfolio to over \$120 million while

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Clearly, the credit pendulum has swung too far. Credit-worthy businesses and properties are being dismissed by the same traditional lenders who previously sought to make loans to them. Notes are coming due and not being renewed. Value-creating projects are left on the drawing board. Businesses are left to fend for themselves as traditional lenders retreat.

Monument Capital Corp. serves credit-worthy borrowers that have been dismissed by traditional financial institutions. Our target clients are well-managed, established businesses or property owners generating sufficient cash flow to support a level of debt that will help them achieve their growth ambitions without having to issue expensive equity.

Our clients operate in a variety of industries and locations. Some focus on real estate; others operate in manufacturing and service sectors. The catalyst for funding can arise from several sources – acquisitions, asset purchases, refinances, trade financing, buy-outs, industrial projects, etc. Often there is some complexity, which requires more than superficial analysis.

While some lenders focus solely on underlying asset values, others focus more on cash flow. Monument looks at both. In general, there are a few broad qualifying parameters that our borrowers must meet, including:

- Loan-to-Value of 75% or less
- Cash flow coverage of debt service equals 1.20 or better
- Term of 1-5 years
- Suitable asset class, including corporate and industrial loans, trade financing, acquisitions financing, asset purchase / repurchase agreements, and real estate purchase, refinancing, improvements, and strategic restructuring.

To learn more about Monument and our loan requirements, [click here](#), call us, or email at: info@monumentcapitalcorp.com.

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REAL ESTATE LENDING
BUSINESS LENDING

Our real estate lending programs are appropriate for a variety of commercial real estate properties and situations. Certainly, given the current market conditions, there are many properties and owners that just need a little more time. Our transitional loans, with terms of 1 - 5 years, are designed to give owners more "runway"; that is, provide more time to maximize the value of their plans.

Monument thrives on developing flexible solutions for challenging situations that conventional banks and lenders are unwilling or unable to fund. Our real estate loans provide transitional funding that owners can use to:

- Quickly acquire distressed or attractively valued properties
- Refinance maturing loans
- Buy-out partners
- Complete property upgrades / renovations

Please note that while the table below indicates minimums and maximums, a range of values can apply, depending on the situation. Please Contact us so that we may discuss the specifics as they may apply to your situation.

Real Estate Loan Programs

LOAN SIZE \$1,000,000 to \$15,000,000+	LOAN TERM 1 - 5 years
LOAN-TO-VALUE Up to 75%	LOCATION Throughout U.S.
INTEREST RATES 8% - 14% depending on loan type, structure, risk profile	PAYMENT Interest only or principal amortization
DSCR Minimum 1.2	EARLY REPAYMENT Case-by-Case basis
CLOSING POINTS 2 - 4%	SECURITY 1st Mortgage Lien. Additional collateral on case-by-case basis

PROPERTY TYPES

Multi-family, mixed-use, office, warehouse, retail, industrial, hospitality, and special use properties considered

EXPENSE DEPOSIT

Initial Underwriting: No charge
Acceptance of Term Sheet: Third Party Expense Deposit
Acceptance of Closing Letter: Legal/Closing Expense Deposit
Unused expense deposits refundable

***** Brokers Are Protected *****

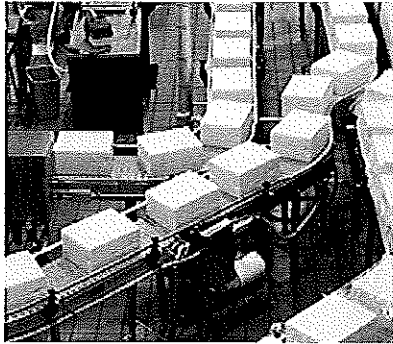
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REAL ESTATE LENDING
BUSINESS LENDING

Monument's business lending programs are designed to help companies grow and achieve their strategic goals. We recognize that the lifeblood of business expansion is access to capital, but we also know that issuing dilutive equity is the least preferred option among most owners. As a result, we work with our clients to craft medium-term (1- to 5-year) lending solutions that support their growth ambitions while mitigating risk to principal.

Monument's business loans are intended to provide transitional funding that owners can use to:

- Finance corporate & industrial projects
- Finance purchase orders or other revenue commitments
- Buy-out partners or acquire other companies
- Complete asset purchase / repurchase agreements

Please note that while the table below indicates minimums and maximums, a range of values can apply, depending on the situation. Please Contact us so that we may discuss the specifics as they may apply to your situation.

Business Loan Programs

LOAN SIZE \$1,000,000 to \$15,000,000+	LOAN TERM 1 - 5 years
LOAN-TO-VALUE Up to 75%	LOCATION Throughout U.S.
INTEREST RATES 8% - 14% depending on loan type, structure, risk profile	PAYMENT Interest only or principal amortization
DSCR Minimum 1.2	EARLY REPAYMENT Case-by-Case basis
CLOSING POINTS 2 - 4%	SECURITY Collateral on case-by-case basis

LOAN CATALYSTS

Corporate and industrial projects, trade financing, acquisitions, buy-outs, asset purchase / repurchase agreements, corporate restructuring

EXPENSE DEPOSIT

Initial Underwriting: No charge
Acceptance of Term Sheet: Third Party Expense Deposit
Acceptance of Closing Letter: Legal/Closing Expense Deposit
Unused expense deposits refundable

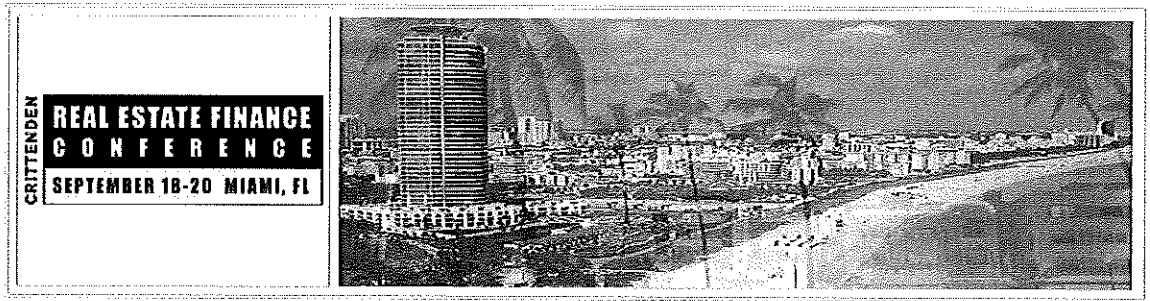
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List of Attendees

List of attendees as of 9/16/11:

Maik Aagaard, Development Planning & Financing Group, Inc.
 Wade Adler, RPI Media Inc.
 Bernie Adrover, Bank United
 Anita Anand, Esq., Reznick Group, P.C.
 Pete Arellano Lamar, America Income Properties Inc.
 Pat Bailey, Triton Investment Company
 Hampton Beebe, ARA
 Gavin Beekman, Pensam Capital
 Gene Belli, AEI Consultants
 Bret Berglund, Monument Capital Corp.
 Adam R. Bieber, Beech Street Capital
 Douglas J. Bowen, Clarion Partners
 P. David Bramble, MCB Real Estate, LLC
 Greg Breskin, WestRiver Capital Management LLC
 Gregory Breskin, WestRiver Capital Management LLC
 Brad Brown, Cortland Partners
 Ron Buchanan, Management Services Corporation
 Chad Buchanan, Tryko Partners
 J. Guy Buck, Drucker & Falk
 Mike Buckley, New Boston Fund
 Tor Bye, UC Funding
 Joel Canino, TGC Capital Partners
 Frank Carmel, RPI Media Inc
 Stephanie Casper, The Renaissance Companies
 Stephen Chetek, Chetek Financial Services
 Ryan Chlodo, Florida Platinum Realty
 Dennis Cisterna III, Carlton Advisory Services, Inc.
 Philip Cohen, Mansfield Equities Corp.
 Brian Connell, The Federated Companies
 KC Conway, MAI, CRE, Colliers International
 Justin Cooper, Silo Financial Corp.

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Jonathan Daniel, Silo Financial Corp.
Robi Das, Liberty Group of Companies
Luke Davis, Triton Investment Company
Dan De Mott, Foman Capital
Steven DeFrancis, Cortland Partners
Eugene DeFavero, Alcion Ventures
Erik Downing, Ninigret Realty Capital
Mark Drumm, The Stratford Company
Andrew Dubill, Avanti Properties Group
Dennis Durco, Eclipse Capital Group
Pryse Elam, New Boston Fund, Inc.
Chris Finlay, R.J. Finlay & Co
Rob Finlay, R.J. Finlay & Co
Peter Fioretti, Mountain Funding
Bill Fitch, Fitch Capital, Inc.
Edward Flores, Flores & Associates, LLC
Paul Fogle, Monument Capital Corp.
Brett Foman, Foman Capital, LLC
Karl Francetic, National Retail Properties, Inc.
Gary Furrow, MuleDeer Financial, LLC
Randy Furstenberg, Vantage Point Properties
Debbie Garcia, National Tax Resource Group
Spencer Garfield, Hudson Realty Capital LLC
Amanda Garrett, Carolina Commercial Mortgage
Shelton Getter, BlackRock
Afshin Ghazi, TGC Capital Partners
Rick Giles, The Bainbridge Companies
Steve Gold, Hotel Financial Strategies
Dan Gorczycki, Savills, LLC
Mitch Gould, BRT Realty Trust
Lisa Gunderson, Bristol Development Group
Mark Hafner, Greystar
Rob Harper, Land South Group
Jackie Hart, Digital Map Products
Steve Hennis, CHA, ISHC, STR Analytics
Rob Hink, The Spinnaker Group
Jackson Howard, Carolina Commercial Mortgage
Steve Hudoba, Hill, Ward & Henderson, P.A.
Brad Hunter, Metrostudy
Chris Hutter, InSite Real Estate
Robert Kaplan, Ackman-Ziff Real Estate Group, LLC
Katie Katzman, Eclipse Capital Group
Jay Kelley, Focus Management Group
Avery Klann, Apartment Realty Advisors
Brian Kopelowitz, Esq., Kopelowitz Ostrow
Joan Kramer, Kennedy Wilson
Wendy Langlais, CPA, Reznick Group, P.C.
Jim, Drucker & Falk
Gil Lew, Tioga Town Center/Jonesville Plaza
Leron Lew, Royal Capital Group
Peter Locke, Spectrum Group Management, LLC
Adam Luysterborghs, AVANT Capital Partners
Alex Mackenzie, Deutsche Bank
Marianna Makri, Ph.D, University of Miami
Rick Mandell, Aspen Portfolio Strategies, Inc.
Michael Mangani, Commercial Capital
Richard Martinez, Freddie Mac, Southeast Region & Student Housing

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Jay Massíman, Asentus Real Estate, LLC
Michael May, Cantor Fitzgerald
Max Mazzone, Gulfshore Capital Partners, LLC
Gary McEntee, Ninigret Realty Capital, LLC
Sean McVity, Gamet Capital Advisors
James Meehan, UC Funding
Jeffrey W. Meshel, Paradigm Capital Group
Jeff Meyers, Meyers, LLC
MITTAL, Swami International
T. Mittal, Swami International
Dan Monfried, R.J. Finlay & Co
Paul Morfogen, UBS USA LLC
Joakim Mortensen, The Renaissance Companies
Vincent Muratore, Zions Bank
Ron Muzii, Canyon Capital Realty Advisors
Nimi Natan, CapitalSpring
Brett K Oubre, Brett Oubre, L.L.C.
Ron Pabian, Home Source Lending
Daniel Palmier, UC Funding
Callum Parrot, Mill Creek Residential Trust LLC (MCRT)
Nick Pavonetti, Bison Renewable Energy Partners
Carolyn Pavonetti, PDC Group
Brian Peart, Commercial Capital
Jamle Pennington, R.J. Finlay & Co
Brian Philpot, Land South Group
Rich Pietrykowski, LNR Partners, LLC
Bill Reagan, Raymond James and Associates, Inc.
Jamie Redmond, UC Funding
David Repka, Bison Financial Group
David Rifkind, George Smith Partners, Inc.
Steven Roberts, The Roberts Companies
Dave Robertson, RPI Media Inc.
Jay Rollins, JCR Capital
Jay Rollins, JCR Capital
Zach Rosen, Florida Platinum Realty
Aaron Rosenfeld, Tryko Partners
Matt Roslin, Flagstar Bank
Ken Rudolph, Commercial Capital Solutions
Lori Russell, American Utility Management
Val Sapra, NitNeil Partners
Neil Sapra, NitNeil Partners
Nitesh Sapra, NitNeil Partners
Chris Scheer, CPA, Stout Street Hospitality
Jim Schloemer, Continental Properties Company, Inc.
Marvin Schnee, Read Properties
Mark Schrieber, The Spinnaker Group
Matt Schwab, Karlin Real Estate
Charles Schwartz, Avanti Properties Group
Scott Schwartz, Marathon Asset Management
Dale Scott, SIKON Construction Company
Kevin Semon, Midland Financial Service
Christopher E. Seter, Fortress Investment Group
Punit Shah, Liberty Group of Companies
Ketki Shah,
Raxit Shah,
Robert Shelley, Shelley Real Estate
Brian Shibley, Twelve Blues
Brian Shniderson, B&A Capital Partners

Vanessa Siefcak, BankUnited
 Lary Sloan, Behringer Harvard
 Randall Smith, Wolmed
 Scott Smith, MAI, PKF Consulting USA
 David Soares, Lexden Capital
 Mike, R.J. Finlay & Co
 Andrew R. Steel, Carlton Group
 Michael Stein, Pensam Capital, LLC
 Duane Stiller, Woolbright Development, Inc.
 Brian Sullivan, Silo Financial Corp.
 Susan Tamower, Thompson Hine LLP
 Erik Tellefson, GE Capital Healthcare Financial Services
 Brent, GE Capital - Healthcare Financial Services
 Graham Tobe, Ontario Wealth Management Corporation
 Brent Truscott, Bloomfield Capital Partners, LLC
 Eric Valcich, Commercial Capital Solutions
 Dave Valger, DVO Real Estate Holdings LLC
 Roger Vamer, Management Services Corporation
 Steven Vomet, UC Funding
 Greg Williams, Cardinal Point Management
 Kelly Wise, InSite Real Estate
 Dr. Ed Wolski, Wolmed
 Bibi Yassin, CREATIVE FINANCIAL GROUP
 Charlie Young, Madera Equity
 Jimmy Yung, Deutsche Bank Securities, Inc.

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