

## MRA Capital Partners ~ Lighthouse Fund High Yield Asset-Backed Lending Executive Summary

CORPORATE INFORMATION	
Manager:	MRA Capital Management
Industry:	Finance/Investments
Location:	3799 US Highway 46 Suite #100 Parsippany, NJ
Managing Partner/CEO:	Adam C. Anderson, CFP, CRPC
Investor Relations:	Andrew Fletcher
KEY LOAN STATISTICS	
Loan Interest Rate	8%-14%
Maturity	6-36 Months
Max LTV	65%
Target Avg # of Loans	100
Expected Delinquency Rate	3%
Loan/ Property Type:	Bridge, Commercial Real Estate, Construction & Residential
Investment Profile	
Preferred Rate	8%
Holding Period	2 Years
Expected Yield	11%
Distributions	Quarterly
Waterfall	Yes
Performance Fee	20% after principal + Preferred rate is delivered to investor

MRA Capital Partners seeks to raise \$250,000,000 of equity (*\$100,000 min investment*) for the MRA Capital Partners, LP Lighthouse Fund "High Yield Asset Backed Loan Fund"

MRA Capital Partners, LP is an Emerging Hybrid Private Equity Fund with the focus of delivering investment returns and income from strategic real estate investments and asset-backed lending. The High Yield Asset Backed Loan Fund seeks to provide long-term income with the potential for earning capital appreciation while offering a lower correlation to stocks and bonds thereby creating a potential inflation hedge.

MRA Capital Partners Series A is registered under sect 506(c) to help investors take advantage of the growing opportunity to invest in short term high yield asset backed loans. The unique profile of these carefully underwritten loans may provide the investor with a higher risk adjusted return than traditional fixed income investments while securing their principal with the hard asset of real estate.

Long standing relationships with loan originators, direct lenders and underwriters has provided MRA Capital Partners with the opportunity to diversify the portfolio by reaching borrowers throughout the United States. These relationships have produced over \$40M of loan requests since April 2018. MRA services all loans in house and builds personal relationships with borrowers. Thorough underwriting, low LTVs, cross collateralization and short maturities help keep delinquency rates low while providing a hedge against rising rates.

Borrowers are experienced and well capitalized real estate investors, developers and builders with proven track records. All loans must pass MRA's internal due diligence process and unanimous approval from the MRA Capital Investment Committee is required prior to funding a loan.

MRA Capital Partners was formed in 2017 by members of MRA Advisory Group, a full service Registered Investment Advisory Firm that offers customized Wealth Management, Financial Planning, Tax and Estate Planning to high net worth individuals and businesses. Previously, MRA Capital Partners investment offerings were only available to investors already affiliated with MRA Advisory Group. MRA Advisory Group currently manages more than \$170,000,000. MRA Capital Partners and its affiliates have over \$4.3 Billion of real estate transaction experience.

***Team:***

**Adam C. Anderson, CFP, CRPC – Managing Partner & CEO:** Adam is the Managing Partner and Head of the investment committee of MRA Capital Partners, LP. He is the co-founder and serves on the board of directors of MRA Advisory Group. Adam was formerly a Private Wealth Advisor, Associate VP and District Manager at Ameriprise Financial Services, Inc., Adam has more than 14 years of real estate investing experience and has personally completed over 25 real estate investment transactions. Adam also worked with one of the nation's top home builders, Pulte Homes and completed the development of dozens of new homes. He received a BS in Finance and a BS in Real Estate in 2005 from The Florida State University, Tallahassee FL.

**For More Info Contact:**

Andrew Fletcher  
Director of Business Development & Investor Relations  
973-265-1168  
afletcher@mracap.com



## MRA CAPITAL PARTNERS

### **Mark Konarski-Fund Advisor**

Mark is an advisor of MRA Capital Partners. He is the Founder & CEO of the Westview Group. Before founding Westview, Mr. Konarski was a senior member of Investcorp International's Real Estate Private Equity group, responsible for equity and debt real estate transactions throughout North America. While at Investcorp, he was an integral part of over 95 real estate transactions with an aggregate capitalization in excess of \$4.0 BN. These transactions spanned all real estate categories: residential, office, retail, hotel, industrial, development and medical offices; and included mezzanine, preferred equity and equity investments. In addition to his role in acquisitions, he oversaw the asset management and restructuring of numerous projects.

Prior to Investcorp, Mr. Konarski was a member of Citigroup's Global Real Estate Investment Banking team, where he focused on analyzing market conditions and companies' financial structures to provide strategic alternatives for both public and private real estate companies.

Mark is a graduate of New York University's Stern School of Business. He is a graduate of New York University's Stern School of Business

### **Bruce Laukaitis- Fund Advisor**

Bruce is a top executive with Residential Home Funding and has been working in the mortgage industry since 2000. He is the owner of Steelhead Management, a Real Estate management company focused on all areas of Real-estate investing. Steelhead specializes in the acquisition & renovation of distress properties and note investing. Steelhead also originates and funds asset-based loans on investment and commercial properties. The company has completed over \$25 million in real-estate transactions since its inception in 2014.

In 2007, Laukaitis joined Residential Home Funding (RHF) as the Branch Manager of the Pine Brook, NJ office. Since then, the branch has consistently been ranked in the top four nationally. In 2012, Bruce Laukaitis was asked to take over the reverse mortgage division of RHF in addition to his current responsibility. He grew the division by 800%. RHF is now one of the largest reverse mortgage companies in America.

**Marco Lima, CFP - Partner:** Marco is a Partner and investment committee member of MRA Capital Partners. He is the CEO and co-founder of MRA Advisory Group. He was a Private Wealth Advisor with Ameriprise Financial Services, Inc. from 2003 to 2017. His prior experience includes working as an Investor Relations counsellor at Gavin Anderson & Co. (2000– 2001) and at Financial Dynamics Business Communications (2002–2003), both in New York City. He holds the CERTIFIED FINANCIAL PLANNER™ practitioner certification and received his B.B.A. in Finance and Investments in 2001 from Baruch College–The City University of New York, New York, NY. He enjoys community service and volunteers for Habitat for Humanity, Community Food Bank of New Jersey and is a member of the Financial Planning Association.

**Dalton Chandler, MBA, APMA – Partner:** Dalton is a MRA Capital Partners investment committee member and partner who has spent his entire career in the financial services industry. He was a financial advisor associated with Ameriprise Financial Services, Inc from 2015 to 2016. He was previously a sell-side equity analyst for 17 years. His experience includes investments in and valuations of public and private companies and mergers and acquisitions. He holds a BS in Electrical Engineering from the University of Kentucky (1986) and MBA from Indiana University (1988). Dalton is active in his community and is a member of Montclair Rotary Club, the North Essex Chamber and the Knights of Columbus. He lives in Montclair, NJ.

**Paul S. Plemenos– Partner:** Paul is a Partner and an investment committee member of MRA Capital Partners. Paul also serves as a Financial Advisor and Vice President at Morris Retirement Advisors since July of 2015. From 2010–2015 he was a Financial Advisor and Vice President at Merrill Lynch; from 2003-2010, Financial Advisor and First Vice President at Wells Fargo Advisors and from 1997-2003, Financial Advisor and Associate Vice President at Morgan Stanley. He holds the following registrations: FINRA 7, 63, 65, 31. He earned a BS in Environmental and Business Economics from Rutgers University, NJ in 1991. He is an avid fundraiser for the Goryeb Children’s Hospital. In the past three years, through his racing endeavors, he has raised over \$50,000 to provide for various projects.

It’s ok to list people who will join the business, but for key roles that should already be working well, you should have them in place.

**Andrew Fletcher- Director of Business Development & Investor Relations:**

Andy is responsible for interfacing with investors, sourcing deal flow and engaging potential strategic partners of the Fund. Prior to joining MRA Capital Partners & Morris Retirement Advisors in 2017, Andy founded Resolute Capital Markets where he was the Managing Member, Head Trader & Tactical Equity Investment Manager providing Alpha generation in the form of both technical and fundamental analysis to Institutional clients. He was responsible for the idea generation, marketing, sales and operations of the firm. Andy’s career began at Oppenheimer & Co., Inc. (CIBC World Markets) and has over 25 years of experience in sales, research, trading & investment management on behalf of Family Offices, Hedge Funds, Pension Plans and Institutions in U.S. and International listed Equities. Andy holds an A.A. in Business Management from the University of New Hampshire and a B.A. in History from New England College.

The information contained in this summary has been prepared solely for informational purposes and is not an offer to sell or purchase or a solicitation of an offer to sell or purchase any interests or shares in any of the funds managed by MRA Capital Partners or MRA Capital Management, LLC. Such offers are made only by way of a private offering memorandum delivered to qualified investors. The information described herein is qualified in its entirety and superseded by the information in such offering memorandum. An investment in the Fund involves important legal, financial and tax consequences as well as substantial risks. Any decision to invest should be made only after review of the private offering memorandum, the conduct of such investigations as the investor considers necessary or appropriate and after consultation with the investor's own legal, financial, tax and other professional advisors in order to make an independent determination of the suitability and consequences of such investment and an appreciation of the merits and risks involved.

This summary is provided to you on a confidential basis and is intended solely for the use of the person to whom it is provided. It may not be modified, reproduced or redistributed in whole or in part without the prior written consent of MRA Capital Partners or MRA Capital Management, LLC. This Summary may not be distributed in any jurisdiction or to any person to which such distribution is not permitted. It is the responsibility of any recipient to ensure that the documentation may be lawfully distributed to such person.

Where included, benchmark and index data included in this document are provided for illustrative purposes only. The portfolio and/or services mentioned do not formally track any such benchmarks or indices and no representation is made as to relative future performance or tracking deviation.

Certain statements, beliefs and opinions in this document are forward-looking, which reflect the fund or, as appropriate MRA Capital Partners or MRA Capital Management, LLC’s current expectations and projections about future events. By their nature, forward-looking statements involve a number of risks, uncertainties and assumptions that could cause actual results or events to differ materially from those expressed or implied by the forward-looking statements. These risks, uncertainties and assumptions could adversely affect the outcome and financial effects of the plans and events described herein. The fund does not undertake any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. You should not place undue reliance on forward-looking statements, which speak only as of the date of this document.

While all the information prepared in this presentation is believed to be accurate, MRA Capital Partners or MRA Capital Management, LLC makes no express warranty as to the completeness or accuracy nor can it accept responsibility for errors, appearing in the presentation. Other events which were not taken into account may occur and may significantly affect the returns or performance of the fund. Any projections, outlooks or assumptions should not be construed to be indicative of the actual events which will occur.

*This is not an offer to purchase a security, offerings are only made through a Private Placement Memorandum*

