

An Introduction to Nectar Funding



Raising capital is labor
and time intensive.

Nectar exists to solve
that problem for you.



Nectar's Product

Nectar provides fast and flexible **cash-flow based financing** to experienced property owners and operators.



Nectar leverages the monthly cash flow of **experienced rental entrepreneurs** to provide **up-front capital**, which you can then use to acquire new properties or improve existing properties.



Cash flow = revenue - expenses (including all mortgage and business debt)

How Nectar solves your capital needs challenges.

Nectar was created to solve the challenge of needing access to flexible capital quickly. Whether you're acquiring properties, portfolios, needing ROI generating renovations, or expanding your staff, Nectar has your back.



The benefits set Nectar
apart from traditional
lending sources.



We work with experienced operators.

- 3 or more years of professional operating experience
- Looking to invest in a high ROI opportunity
- Cash flow positive with less than 75% portfolio-level LTV
- Established business entity(s) and bank account(s)





USE CASES

What would you do if your capital **wasn't tied up?**



Increase Your NOI with
Strategic Renovations



Unlock Liquidity to Acquire
a New Property



Scale Your Business by
Growing Your Team



Fund Business-Related
Expenses



Improve Cash Flow by
Refinancing High-Cost Debt



Grow Your Footprint Through
Mergers & Acquisitions



The ultimate solution for cash flowing portfolios.

- 7-Day Close*
- Flexible Capital
- Performance Based
- No Liens on Properties
- Monthly Payments
- No Impact to Personal Credit or DTI
- Keep Your Equity
- No Credit Report Trade Lines

*Funding within 7 days after all underwriting diligence has been completed



Apply in minutes, get funded in as little as 7 days.*

1

Apply

Provide a few details along with a 12 month P&L broken down by month, with debt service included.

2

Underwriting

Connect your bank accounts and provide all required diligence documents for the most accurate quote.

3

Approval

Once all underwriting requirements have been satisfied, funds are wired to your bank account.

*Funding within 7 days after all underwriting diligence has been received



OUR PROGRAMS

Nectar Advance

Nectar's Cash-flow based advances are a unique method of financing used to increase the liquidity that investors or managers can pull from their real estate assets or companies.

- Cash Flow or Revenue Assignment agreement
- Prepayment and deferred payment options
- Required 3+ months of payments held incash reserve
- Hiring, Quick access, Use for renovations



Nectar Equity

Nectar Equity is a unique method of financing that is used to increase the liquidity that investors or managers can pull from their real estate assets or companies.

- Nectar holds a membership interest in your entity
- You make monthly payments
- Our membership interest is bought out completely as you pay us off
- Nectar doesn't take any upside





CLIENT TESTIMONIALS

What Our Clients Say

“

From the beginning, they understood my vision and the potential for my business to grow. By having access to more capital, I am able to invest a lot deeper into the homes much quicker.

— Kasra J.



Time isn't on your side in
today's market.

Nectar is. Funding takes
about 7 days.





CLIENT TESTIMONIALS

What Our Clients Say

“

Nectar's capital paid off 40k in debt and catapulted me into 4 more units. I eliminated expensive debt and then purchased new units which will gross 118k. My net gain annually is 30k! I can't thank you enough.

— Robert Koehler, RKE





TERMS

Preliminary Term Sheet

Facility Terms	1 Year	2 Years	3 Years	4 Years	5 Years
Term	12 Months	24 Months	36 Months	48 Months	60 Months
Advance Amount	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Advance Amt., Net of Reserves	\$156,569	\$198,079	\$211,555	\$218,003	\$221,865
Monthly Payment	\$23,358	\$12,980	\$9,611	\$7,999	7,034
Annual Financing Fee	12.1%	12.3%	12.8%	13.4%	13.8%



ADDITIONAL REQUIREMENTS

Finally, a financing solution that works for you

- UCC lien cross check
- Personal guarantees
- Soft credit pull
- Bank connection via Plaid
- Business bank account and business entity
- Cash reserve (either held on client's balance sheet or Nectar's balance sheet)



GET FUNDED

Ready to unlock your trapped equity? Get started today.

Apply Now



Meet the Team



Derrick Barker

CEO, Co-Founder

- Built +\$450m real estate portfolio
- Apartment turnaround expert
- Former Goldman Sachs trader
- AB Sociology, Harvard College



HARVARD
UNIVERSITY

Goldman
Sachs





Meet the Team



Brittany Mosely

CEO, Co-Founder

- Owned +125 short term rentals
- Owned/operated 30+ properties
- Airbnb Superhost
- AB Economics, Harvard College



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**Abercrombie
& Fitch**



Meet the Team



Will Fischer
Underwriting



Sabetay Palatchi
Advisor



KEARNEY



Morgan Lopes
Chief Technology Officer



NEW STORY



Jess Singer
Marketing & Originations



Walker Skaar
Strategy & Growth



Thank you.

