



STEELPOINT  
CAPITAL

# Preferred Return Fund Fixed Income Opportunity

\*506(c) Offering, Accredited Investors Only



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# Who We Are

## SteelPoint Capital



Steelpoint Capital is a **private 506(c) fund offering fixed, predictable preferred returns to investors.** The firm raises capital to fund secured real estate and business loans, providing both flexibility and strong downside protection.

Backed by a seasoned management team with over \$100 million in combined real estate and lending experience, **Steelpoint delivers a streamlined investment experience with ongoing opportunities and a 90-day redemption notice\***, making it an ideal solution for investors seeking passive income with liquidity.

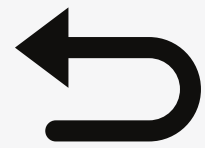
*\*See the Private Placement Memorandum (PPM) for the full set of redemption provisions.*

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# The Investor Opportunity



## Attractive Returns

Earn between 10% and 12% annually, depending on your investment tier—designed to reward higher-commitment capital partners.



## Flexible Payment Options

Choose between monthly, quarterly, or compounding interest distributions, providing dependable cash flow to suit your preferences.



## Liquidity with Confidence

Enjoy access to liquidity with a simple 90-day redemption notice, offering peace of mind without locking up your capital long-term.



## Truly Passive Investing

This is a hands-off opportunity—Steelpoint handles the underwriting, origination, and loan servicing while you earn consistent returns.



## Diversified Loan Exposure

Your investment supports a pool of secured loans to qualified real estate investors and business borrowers, reducing risk through diversification and real collateral.

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*\*Disclaimer: Investing involves many risks, variables, and uncertainties. No representations or warranties are made that the Company will, or is likely to, attain the returns shown above since hypothetical or simulated performance is not an indicator or assurance of future results.*



# Why This Fund?

In today's lending environment, banks are increasingly slow, restrictive, and risk-averse, leaving a widening gap for borrowers who need fast, flexible capital. Steelpoint Capital is positioned to meet this demand **offering short-term bridge and rehab loans to qualified real estate and business borrowers.**

This unmet need creates a compelling opportunity for investors to **earn strong**, passive returns through a fund that's backed by rigorous underwriting and secured collateral.



As the private debt market continues to grow, especially in a tight credit economy. Steelpoint's model offers investors an **efficient way to participate in that growth** without the complexity of managing properties or businesses directly.

**Limited slots for strategic investors — join now. →**



# Investor Return Tiers

- ✓ Minimum Investment: \$50,000
- ✓ Minimum 9 Month Commitment
- ✓ Ongoing fund. Rolling entries & exits.
- ✓ 90-day redemption notice\*



|           |  |                              |
|-----------|--|------------------------------|
| Class A-1 |  | <b>\$600,000+</b>            |
| Class A-2 |  | <b>\$300,000 - \$600,000</b> |
| Class A-3 |  | <b>\$50,000 - \$300,000</b>  |

*\*See the Private Placement Memorandum (PPM) for the full set of redemption provisions.*



# HOW IT WORKS

SteelPoint Capital's Simple 3-Step Process



## Step 1: You Invest.

Fixed preferred returns  
paid monthly, quarterly, or  
compounding.



## Step 2: We Lend.

Qualified borrowers can gain  
access to short-term, secured  
real estate and business loans.



## Step 3: You Earn

Consistent fixed income  
based on your investment tier.

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WHERE YOUR MONEY GOES

# SteelPoint Capital’s Fund Loan Portfolio

| Loan Type                                                                                    |                                                                                     | Terms                                                                      |
|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| First-Position Hard Money Real Estate<br>Business Loans<br>Second-Position Real Estate Loans |  | 6 months, secured<br>12-36 months, working capital<br>6-24 months, secured |

## Focus on Short-Term, Asset-Backed Lending

Steelpoint Capital specializes in short-duration loans that are fully secured by real assets, primarily real estate. These loans are structured to minimize downside risk while generating consistent, fixed income for investors.

## Primarily Pennsylvania-based, with Nationwide Diversification

While Steelpoint maintains a strong presence in the Pennsylvania market where our team has deep operational experience, we selectively expand to nationwide opportunities for trusted operators with proven success, in areas we understand and have additional resources.

## Strict Underwriting Standards

We implement a disciplined underwriting process to evaluate every borrower, asset, and exit strategy.



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LOAN ECONOMICS

# Borrower Terms

Steelpoint Capital originates short-term loans with borrower terms designed to maximize early on cash yield while maintaining conservative underwriting to reduce write-off risk from the portfolio.



Here's a snapshot of typical loan economics:

**Let's build the next big thing →**

*\*Disclaimer: The loan terms presented above are for illustrative purposes only and do not represent the terms of any specific loan. Actual loan terms may vary significantly. The Sponsor has sole discretion to determine the underwriting criteria, interest rates, fees, and other loan terms on a case-by-case basis, and there is no guarantee that any future loan will reflect the example shown above.*

| Term             | Details                                  |
|------------------|------------------------------------------|
| Interest Rate    | ~13% Annual (paid in advance)            |
| Origination Fee  | ~2% Origination                          |
| Underwriting Fee | \$1,500 Underwriting                     |
| Loan Term        | 6 Month term (w/ extension for a fee)    |
| Capital Velocity | Funds recycled ~2x per year              |
| Security         | Backed by real estate or business assets |



# Fund Revenue Model & Built-In Safety Net

Steelpoint Capital's revenue model is structured to deliver strong, fixed returns to investors while maintaining reserves and sustainable fund operations. The model ensures predictable income, capital protection, and transparent profit allocation.

| Fund Metric          | Details                                   |
|----------------------|-------------------------------------------|
| Gross Yield on Loans | ~20% annual (includes interest and fees)  |
| Investor Payout      | 10-12% fixed annual returns               |
| Fund Profit (Spread) | ~6%–8% net to fund after investor returns |
| Reserves             | 3% fund held for redemptions and defaults |

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# Risk Management & Lending Guidelines

Steelpoint Capital applies a disciplined, multi-layered risk strategy designed to protect investor capital while supporting sustainable loan performance.

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## OUR LENDING POLICIES

### Secured Lending

- ✓ All loans are backed by real estate or business assets
- ✓ First or second lien positions

### Loan-to-Value Limits

- ✓ Max 80% LTV on first-position loans
- ✓ Max 90% combined LTV/ARV on second-position loans

### Liquidity Reserves

- ✓ 3% of fund assets held in reserves
- ✓ Supports investor redemptions and absorbs defaults

## OUR RISK OVERSIGHT & PROCESS

### Strict Underwriting

- ✓ In-depth borrower screening and relationship building
- ✓ Asset valuation, exit strategy, and sponsor experience evaluated

### Conservative Structure

- ✓ Underwrite the borrower as much as the deal
- ✓ Focus on short-term duration and real collateral

### Experienced Management

- ✓ Steelpoint's team has experience as a borrower
- ✓ Has extensive knowledge of the industry and real estate landscape

*\*Disclaimer: Sponsor intends to follow the lending guidelines and risk management policies described herein; however, these are not binding and may be applied, amended, waived, in whole or in part at the sole discretion of the Sponsor. There is no assurance that any or all of the criteria will be applied in connection with any particular loan.*





# Steelpoint Capital **Management**

**Experienced. Disciplined. Investor-Focused.**

The Steelpoint Capital **management team brings together decades of hands-on experience in real estate, lending, and fund management**, with over \$100 million in completed transactions across both sectors. Our leadership has a deep understanding of real estate markets, deal underwriting, and risk management, allowing us to identify strong lending opportunities while protecting investor capital.

With a background in accounting and a desire in simplicity, we balance sheet 100% of all deals, ensuring that, **we manage the entire investment lifecycle with precision and transparency**. This end-to-end control ensures that our investors benefit from predictable returns, clear communication, and disciplined execution in every market condition.

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# Next Steps: How to Get Started

Investing with Steelpoint Capital is simple, transparent, and designed to put you on the path to fixed, passive income in just a few steps.

## 01 Request an Investor Kit

Scan the barcode to receive full legal document package and expect to hear from our team to answer any questions you may have.

## 02 Review Legal Documents

Carefully review the Private Placement Memorandum (PPM), Operating Agreement, and all relevant disclosures.

## 03 Subscribe & Fund Your Investment

Complete the subscription documents including accredited investor information, and transfer funds securely via wire or ACH.

## 04 Begin Earning Passive Income

Once confirmed, your capital begins generating monthly or quarterly fixed returns backed by real assets.

**Partner with us →**



# Casey Ryan Quinn

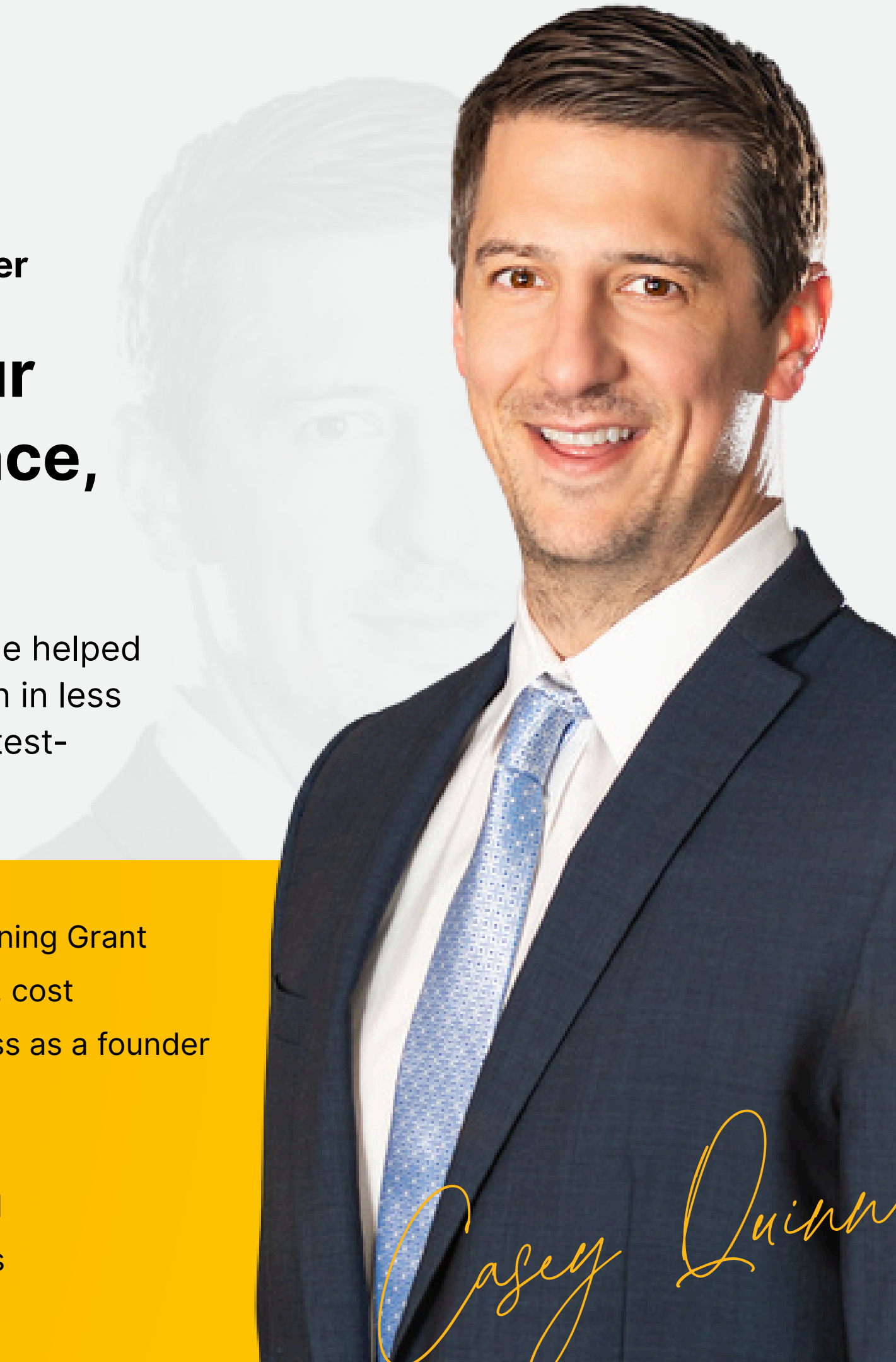
Managing Partner

**is a Pittsburgh-based, dynamic entrepreneur and strategic leader with deep roots in finance, real estate, and business transformation.**

Before co-founding Steelpoint Capital, Casey co-founded CityLife Residential, which he helped scale from the ground up to more than 950 residential units valued at over \$100 million in less than five years. Under his leadership, CityLife has been named one of Pittsburgh's fastest-growing companies by The Pittsburgh Business Times for multiple consecutive years.

Casey began his career at Ernst & Young, auditing both public and private companies, before joining Grant Thornton as a financial management consultant. There, he specialized in finance transformation, cost optimization, and scalable growth strategies skills that would become foundational to his success as a founder and operator.

Beyond the numbers, Casey is driven by a clear mission: to build happiness, transform lives, and strengthen communities. He brings this same energy and purpose to his most important roles as a husband and proud father to three amazing kids: Ashton, Cooper, and Blake.







# T.J. Bencho

Partner

**T.J. is an experienced real estate professional who was introduced to the industry at a young age.**

His family began investing in Pittsburgh real estate in 1925 and he continues to grow that legacy. In 2004, T.J. took over a mortgage company which he then owned and operated for the next two years while he was a full-time student at Duquesne University.

After graduating with a double major in finance and investment management, TJ shifted his entrepreneurial focus to real estate investment and property management where he ran his own companies for the past 15 years before joining CityLife Residential and growing and scaling the company from 50 units to 1300 units in 5 years before partnering at SteelPoint Capital.

T.J. now resides in North Fayette Township. In his free time he enjoys going out to dinners and country concerts with his wife, Jennifer, as well as coaching his three sons Thomas, Luke and Tucker in football and wrestling.



# SteelPoint Limited Partners



**BRIAN KIRCHNER**

Since co-founding CityLife Residential in 2019, Brian has served as Chief Real Estate Officer, leading the company's growth to more than 850 residential units valued at nearly \$100 million in under five years. A hands-on leader, he oversees real estate acquisitions and portfolio strategy. Under his leadership, CityLife has been recognized as one of Pittsburgh's fastest-growing companies and a Best Place to Work, reflecting his commitment to building happiness, transforming lives, and strengthening communities.



**ALEX OROSZ**

Born and raised in Pittsburgh, Alex Orosz brings a grounded, community-focused approach to business and investment. He holds a Bachelor's degree in Supply Chain Management and a Master's in Information Systems Management from Duquesne University and spent 15 years in leadership roles across supply chain and procurement, focused on enterprise SaaS and operational efficiency. After investing with CityLife in 2022, Alex transitioned into sales, partnerships, and marketing for one of Steelpoint's investments, Accruity.



**DAVID ONDIK**

David began his career on Wall Street with JPMorgan, gaining experience in financial services and capital markets. He holds dual undergraduate degrees in Finance and Investment Management from Duquesne University and a graduate degree from Boston University's School of Management. A restaurateur, real estate investor, trader, and consultant, David also leads nonprofit initiatives like the First Play Foundation, combining business acumen with a strong commitment to his community.



# Let's talk. Ready to learn more?

SteelPoint Capital: Fund 1 Private Debt Investing, Simplified

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