

# Non-QM Loan Services Securitization

Accelerating loan portfolio monetization and securitization for American banks in the modern interest rate environment.

| Alpha Capital 1 LLC  
Charlestown, Nevis

# Ready to Optimize Your Balance Sheet?

Contact Alpha Capital 1 LLC today to explore portfolio monetization solutions. [ceo@alphacapital1.com](mailto:ceo@alphacapital1.com) | 9342221366 | 2877

Stacia Ave, Helena, MT 59601, USA

# Why Partner with Alpha Capital 1 LLC

## Proven Success Formula

Alpha Capital 1 combines industry-leading execution speed, institutional-grade securitization capability, and deep market expertise to deliver superior results.



### Speed & Efficiency

30-45 day execution. 24-hour wire transfer. Streamlined process. Faster than any alternative in market.



### Proven Track Record

50+ partner banks. \$ 11 billion+ transactions. 100% securitization success. Consistent results and reliability.



### Superior Results

50-100 bps NIM improvement. 160 bps CAR improvement. \$8.5M capital per \$10M sold. Transformational impact.

# Alpha Capital 1 Contact Information

## Reach Out Today

Contact Alpha Capital 1 LLC to begin exploring portfolio monetization solutions tailored to your institution's unique needs and strategic objectives.



### Website

ceo@alphacapital1.com -  
Comprehensive company  
information, resources, and detailed  
service offerings available online.



### Phone

9342221366 - Direct contact.  
Speak with Alpha Capital 1  
specialists about your portfolio  
needs and timeline.



### Location

Helena, MT - International  
headquarters. Established  
presence. Institutional-grade  
operations.

# Getting Started with Alpha Capital 1

## Simple Engagement Process

Three simple steps to begin transforming your balance sheet and unlocking trapped capital from legacy loan portfolios.



### Step 1: Initial Call

Contact Alpha Capital 1 at 9342221366 to discuss your portfolio needs, balance sheet challenges, and strategic objectives. 30-minute overview call.



### Step 2: Portfolio Review

Submit complete loan tape package including loan counts, balances, FICO scores, LTVs, programs, servicing data. Alpha Capital 1 will provide bid within 5-7 days after tape review.

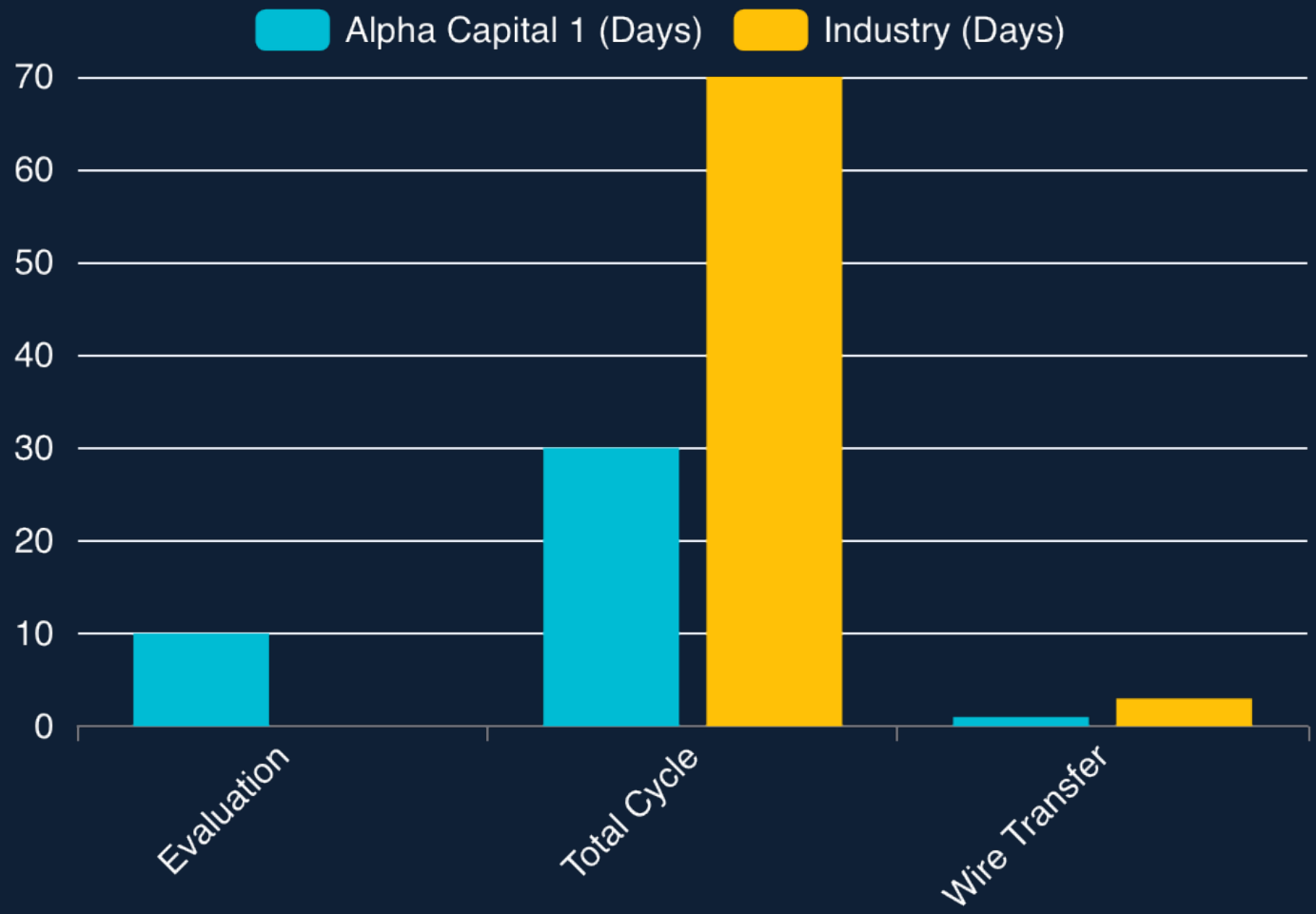


### Step 3: Formal Process

Receive formal proposal and indication of interest. Begin 30-45 day transaction cycle with dedicated Alpha Capital 1 team.

# Transaction Execution Timeline & Speed

Speed Comparison: Alpha Capital 1 vs Industry



## 5-Phase Process

Days 1-2: Initial discussion. Days 3-9: Evaluation. Days 10-12: Offer. Days 13-22: Due diligence. Days 23-27: Closing.



## 30-45 Days Total

Complete cycle faster than 8-12 weeks. Wire within 24 hours post-execution.

# Financial Impact & Capital Release

## Monetization Benefits

Every \$10M portfolio sold typically releases \$8M–\$8.5M in cash for redeployment into higher-yield (8-10%) originations.



### 50-100 bps Return Improvement

Deploy from 3-4% legacy to 8-10% new originations. Substantial profitability uplift.



### \$8-8.5M Per \$10M Sale

Immediate capital for originations, dividends, regulatory requirements, strategic investments.



### CAR Improvement 60-160 bps

Example: 11.2% to 12.8% from \$50M transaction reaching prudent targets.

# Pricing Approach (How We Pay)

Alpha Capital 1 LLC prices Non-QM whole loans and pools using a data-driven framework, expressed as % of UPB (or dollar price), determined after review of the loan tape + servicing reports + collateral file status.

## Primary pricing drivers:



## Pricing tiers (conceptual):

### Tier 1

Clean well-documented performing pools → highest pricing

### Tier 2

Minor exceptions / concentration adjustments → modest pricing adjustments

### Tier 3

Heavy exceptions / missing collateral / unstable performance → structured pricing or pass

Note: Indicative ranges if shown must be labeled 'subject to diligence documentation and final approval.'

# What We Need to Quote (Seller Data Package)

To issue pricing feedback quickly, seller provides:



## Loan tape (standard fields)

Complete loan-level data with all standard fields required for evaluation



## Servicing data (payment history delinquency escrow flags advances)

Historical payment performance and current servicing status



## Collateral file index (what is complete vs. missing)

Documentation completeness status for each loan in portfolio



## Seller authority confirmation (direct owner or mandated/authorized desk)

Verification of authority to transact and deliver data



## Servicer/boarding status and transfer expectations (if any)

Current servicing arrangements and transition requirements

Timeline is target/typical when data is complete; final timing depends on seller responsiveness and file quality. Principal-to-principal only; direct owners or mandated desks only; no broker chains.

# Process + Closing Timeline (Target When Data Is Complete)

Target execution timeline depends on dataset completeness and seller responsiveness. Seller submits the complete loan tape package upfront. Typical workflow when the package is complete:

## Phase 1: Submit loan tapes - Receive bid within 2-3 days

Initial screening + authority confirmation (fast turnaround)

## Phase 3

Clarifying questions + indicative interest (IOI)

## Phase 5

Definitive docs + settlement coordination

1

2

3

4

5

6

## Phase 2

Tape stratification + preliminary evaluation

## Phase 4

Diligence + exceptions log + final economics

## Phase 6

Closing + funding per instructions

Overall cycle is designed to be efficient; timing compresses when the tape/servicing/collateral package is complete.

# Seller Requirements (Non-Negotiable)



## Principal-to-principal engagement only

Direct engagement between principals required for all transactions



## Seller must be direct asset owner or mandated/authorized desk/representative

Clear authority and ownership documentation required



## No unmandated intermediaries or broker chains

Third-party brokers without mandate will not be engaged



## Clear authority to sign + deliver data + coordinate servicing/settlement

Full transaction authority including data access and servicing coordination



## Data completeness directly impacts speed and pricing

Complete accurate data enables faster execution and optimal pricing

# Case Study 1: Regional Bank Success

\$50M transaction demonstrating NIM improvement, capital release, and balance sheet optimization for mixed portfolio regional bank.

Metric	Value	Impact	Timeline
Transaction Size	\$50 Million	Mixed portfolio of 5+ programs	42 days
Capital Released	\$40-42.5M	Available for redeployment to 8-10% yields	Immediate upon closing
NIM Improvement	75 basis points	From legacy 3.5% to growth 8-10% portfolio	Ongoing benefit
CAR Improvement	11.2% to 12.8%	160 basis points improvement to prudent levels	Post-closing
Loan Count	185 loans	Diverse geographic and program mix	N/A

# Non-QM Loan Products Overview

Alpha Capital 1 acquires diverse Non-QM loan products with flexible underwriting criteria, enabling access to borrowers with alternative income documentation.

Product Type	Core Features	LTV Range	Credit Score	Loan Amount
DSCR Loans	Rental income based; no personal income verification	Up to 80%	≥ TBD	
Bank Statement	12/24 months statements; for self-employed	Up to 80%	≥	
P&L Loans	CPA-prepared P&L; no tax returns required	Up to 75%	≥	
Asset Depletion	Based on liquid asset depletion; for HNW/Retirees	Up to 70%	≥	
Foreign National	For non-US citizens; no SSN required	Up to 70%	≥	

# The Math of Losses

## Post-Pandemic Challenge

Banks holding legacy 3-4% yield loans face severe challenges as deposit costs surge to 5%+, creating -2.3% negative spreads.

\$100M portfolio = \$2.3M annual losses.  
Immediate monetization required for balance sheet survival.



# Core Competitive Advantages

## Strategic Positioning

Alpha Capital 1 combines speed, expertise, institutional relationships, and proven securitization capability to deliver unmatched value for bank partners.



### Execution Speed

30-45 day cycle. Wire within 24 hours post-closing.  
Fastest in market.



### Securitization Mastery

100% success rate. Direct rating agency relationships. Proven investor channels.



### Fair Pricing

20+ years expertise. Institutional-grade valuation.  
Transparent process.

1

2

3

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5

**Days 1-7: Submit loan tapes and receive bid within 5-7 days**

**Days 3-9: Evaluation**

Evaluation.

**Days 10-12: IOI**

IOI.

**Days 13-22: Due Diligence**

Due diligence.

**Days 23-27: Closing**

Closing.

Initial discussion and authority confirmation.  
Timeline is target when data is complete.

# Alpha Capital 1 Track Record & Performance

**50+**

Partner Banks

**\$11B+**

Cumulative Volume

**100**

Securitization Success

**20+**

Years Expertise

## Service Platform

Three-in-One platform: immediate liquidity, fair pricing, proven exit channels.

- Institutional investor network access.
- Rating agency relationships.
- Direct securitization capability.

## Value Pillars

Immediate liquidity, balance sheet optimization, capital liberation, strategic flexibility.

- Convert low-yield assets to capital.
- Release regulatory capital.
- Customize transaction structures.

## Securitization Process

6-step institutional flow: pool formation, due diligence, structure, rating, issuance, distribution.

- Asset pool formation.
- Credit structure & rating.
- Securities issuance.

# Alpha Capital 1

## Company Overview

Industry Sector: Private Equity, Real Estate, Commodities, Financial Services, Blockchain

Date of Incorporation: February 15, 2010

Country of Registration: United States

EIN: 93-2876510

IRS Notice Date: 08-14-2023

Form: SS-4

Notice Number: CP 575 B

## Leadership

Executive: Riley N Diel (Member)

Jameson smith CFO

Email: [ceo@alphacapital1.com](mailto:ceo@alphacapital1.com)

Phone: 9342221366

## Headquarters

Address: 2877 Stacia Ave

Helena, MT 59601, USA

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## 02. Market Crisis Analysis

Negative spread, capital adequacy, and liquidity pressures.

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Complete loan portfolio and acquisition parameters.

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Timeline, benefits, and referral opportunities.