



Private Credit Specialists

Private Credit at This Stage of the Cycle, February 2019



Over the past decade, RMWC's investment team has successfully designed and executed private credit strategies matched to evolving market realities. We seek to generate compelling returns while protecting capital throughout the credit cycle by disciplined risk management.

Our [Investment Team](#) works collaboratively and with select investment partners to identify and develop differentiated private credit and event-driven opportunities.

RMWC is an SEC Registered Investment Advisor.

We Are

Seasoned Investors

Nimble

Collaborative

Diligent

Committed Partners

Led by Chief Investment Officer and Chief Executive Officer, Coleman Andrews, a Co-Founding Partner of Bain Capital, RMWC's investment team offers significant experience in private credit investing. Our founding investment team has worked together on hundreds of discrete transactions since inception, sharing a core belief that rigorous, disciplined underwriting is essential to investment success. We have funded more than 400 loans over the past 7+ years, with no realized losses.

Strategic Thinkers

We believe senior, performing, short-term credit backed by an abundance of hard collateral can provide attractive risk-mitigated returns in a post- Zero Interest Rate Policy environment as rates normalize or when credit markets experience the likely shocks and surprises along the way.

Why this sector? Why now?

A mix of regulatory changes and market reactions have intersected to create opportunities where certain segments of private credit can provide investors with effective protection against the punishing effects of rising interest rates. These same segments can also deliver diversification benefits bundled with attractive risk/return metrics.

OUR PERSPECTIVES

Our Perspectives

Private Credit at This Stage of the Cycle

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RMWC CEO & Chief Investment Officer Coleman Andrews and global news anchor Michelle Makori discuss Private Credit opportunities—what to look for and what to

avoid—at this stage of the credit cycle.

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[See More Perspectives](#)

And Collaborators

Our organizational culture supports dynamic team collaboration and efficient decision-making. We encourage each other to challenge ideas, and value varying viewpoints with a shared goal to yield optimal results. Since our Firm's founding in 2008, our two key investment principals have worked together on every one of the loan transactions that we have initiated in the direct lending arena.

Coleman Andrews

CEO & Chief Investment Officer

Coleman is the CEO and Chief Investment Officer of RMWC, managing strategies primarily in private credit markets. RMWC's strategies benefit from Coleman's unique, diverse experience at Bain Capital and Bain & Company, his prior experience as CEO of two global companies, his



proprietary investment research over three decades, and his experiences and observations gained through several different economic and market cycles.

[MORE](#)

RMWC's differentiated approach to credit investing is designed to provide yield replacement, current income, strong downside protection, and diversification.

Focused on Credit Opportunities

RMWC has a focused, differentiated approach to yield replacement, investing primarily in short-term, first lien, low loan-to-value Secured Bridge Loans to seasoned real estate equity sponsors.

This is not "drive-by investing". We focus our effort where we can convert effective research effort into proprietary insight; and where our enhanced capabilities to understand complexity may provide an edge for capturing potential returns.

Separately, we invest in other smaller private credit sectors, primarily concentrated on strategies where risk-adjusted returns may be substantially higher than in larger, traditional fixed income sectors. These allocations are adjusted opportunistically over the life of the credit cycle.

We leverage the infrastructure honed over the past 10+ years for originating, underwriting, investing in, monitoring, and harvesting differentiated credit and event-driven opportunities.

Loan Programs

Since 2011, RMWC has participated in more than 330 transactions for borrowers seeking short-term, secured bridge loans, typically on operating real estate properties. Borrowers value RMWC's goal of providing speed of decision-making and reliability in closing.

Typical Terms & Conditions:

- **Loan Size** Up to \$25 Million
- **Low Loan-to-Value** Up to 65% of assessed value
- **Loan-to-Cost** Up to 80% of cost
- **Term** Up to 24 months
- **Collateral** Real estate properties including:
 - Multi-family
 - Mixed Use
 - Residential
 - Land

BORROWER'S SUBMISSION FORM

How to Reach Us

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