FIRST LIEN
RESOLUTIONS

FIRST LIEN RESOLUTIONS

INTEGRATED SOLUTIONS TO PROTECT CAPITAL AND RESTORE PERFORMANCE

(844) 955-4NPL

FIRSTLIENCAPITAL.COM

FIRST LIEN
RESOLUTIONS

TURNING DISTRESS INTO VALUE

The industry's first end-to-end platform integrating capital, servicing oversight, and technology to unlock the trillion-dollar opportunity in distressed debt.

FIRST LIEN
RESOLUTIONS

EXECUTIVE SUMMARY

TRANSFORMING THE WAY CAPITAL, COMPLIANCE, AND COMPASSION WORK TOGETHER TO REBUILD TRUST AND VALUE IN THE FINANCIAL SYSTEM & REAL ESTATE MARKETS

Frst Lien Resolutions (FLR) will redefine the future of distressed debt resolution through an integrated model that merges capital, servicing oversight, and technology into one unified platform. The U.S. market now holds over $1 trillion in unresolved delinquent loans — a growing challenge for banks, servicers, and regulators constrained by outdated systems with limited capacity and untested experience. FLR's platform turns that challenge into opportunity by delivering data-driven loan acquisition, AI-powered resolution modeling, and transparent servicing oversight that accelerates investor recoveries while restoring borrower stability. We provide custom-made resolution advisory services to banks, private equity, and public agencies.

FLR is the combination of two teams that have spent decades working distressed real estate portfolios together. Loan Loss Mit LLC, aka LCR Management, is the Asset Manager with its Servicing Oversight team based in Whitestone, NY. First Lien Capital acts as Investor with team located in Florida, Illinois, California and Nevada. With equity commitments exceeding $200m currently, First Lien Resolutions provides a one-stop-LIQUIDITY-shop for banks & NPL Investors.
If we can't fix it, we'll buy it!

FIRST LIEN
RESOLUTIONS

MARKET INFLECTION

A TRILLION-DOLLAR MARKET, READY FOR REINVENTION

Over $1 trillion in delinquent and distressed loans sit trapped within bank and government portfolios.

Regulatory constraints limit flexibility; legacy systems obscure real-time data.

Servicers are constrained, and small banks lack the resources to resolve complexity at scale.

As defaults rise, capital and compliance both demand new solutions.

FIRST LIEN
RESOLUTIONS

COMPREHENSIVE RESOLUTION

THE FIRST FULLY INTEGRATED PLATFORM FOR DISTRESSED DEBT RESOLUTION

universal COMPONENT lender services

SPECIAL SERVICER

Universal Component
Lender Services

- Servicer Oversight & Compliance
- Process Management & Advisory
- Licensed Debt Collector

LLM
Loan Loss Mit

ASSET MANAGER

Loan Loss Mit LLC
LCR Management

- Door Knocking & Legal Oversight
- Valuation Services & REO Brokerage
- Rehab & Property Management

FIRST LIEN
CAPITAL

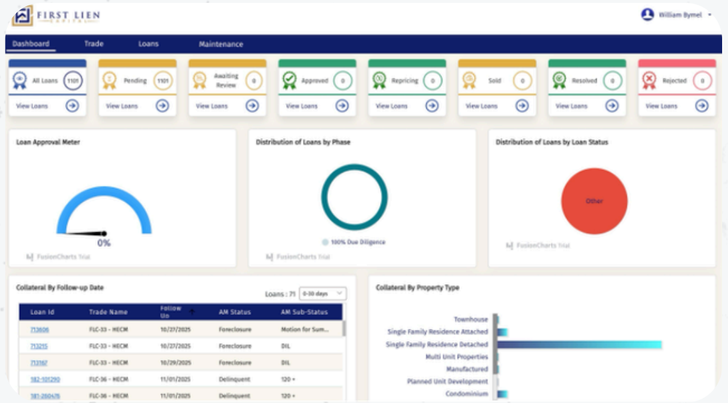
INVESTMENT MANAGER

First Lien Capital LLC
First Lien Investment GP

- Bespoke Modelling & Pricing
- Fund & Joint Venture Reporting
- Off Market Deal Sourcing

FIRST LIEN
RESOLUTIONS

PLATFORM



ONE PLATFORM. EVERY PHASE. EVERY STAKEHOLDER ALIGNED.

A Platform that commences with mortgage loans and broadens to all types of loans and asset classes.

MISSION-ALIGNED

Designed to restore value, stabilize communities, and rebuild trust.

CAPITAL-ENABLED

Deploys direct and JV investment into distressed portfolios with full lifecycle control.

SERVICING-DRIVEN

Combines human expertise with process automation to accelerate recovery and compliance.

TECHNOLOGY-LED

Proprietary platform delivers real time oversight, analytics, and borrower engagement.

FIRST LIEN
RESOLUTIONS

RESOLUTION ENGINE

CLOSED-LOOP MODEL FROM ACQUISITION TO RESOLUTION

A perpetual motion engine of returns, transparency, and transformation that can be offered SAAS to investors.

- **Acquire Intelligently:** Target opportunistic non-performing and sub-performing assets with experience-driven modeling.
- **Resolve Strategically:** AI-assisted workflows match optimal modification or disposition paths per borrower profile.
- **Manage Transparently:** Servicing oversight that ensures compliance, efficiency, and investor confidence.
- **Reinvest Continuously:** Profits redeployed into future JV acquisitions to compound AUM and net equity value.

FIRST LIEN
RESOLUTIONS

BUSINESS MODEL

Asset Manager Fees & Promote: Equity participation in NPL portfolio purchases and strategic joint ventures.

Servicing Oversight & Consulting Fees: Recurring revenue via special servicing workouts for institutional partners.

Platform Licensing (SaaS): Monetization of our proprietary tech across banks, servicers, and agency industries.

Grow to Scale: Strategically acquire undervalued or distressed competitors and new business lines.

THREE REVENUE ENGINES.
ONE SCALABLE ECOSYSTEM.

Institutional-grade yield, fintech scalability, and aligned mission economics.

FIRST LIEN
RESOLUTIONS

COMPETITIVE ADVANTAGE

TOTAL LIFECYCLE CONTROL. HUMAN-CENTERED RESOLUTION. AI DRIVEN SUPPORT

A fully integrated platform with end-to-end oversight and a borrower-first engagement model that drives repayment performance and strengthens trust and credibility.

INTEGRATED CAPITAL + TECH + OVERSIGHT

A closed system with best-in-class data security and protection.

REAL-TIME TRANSPARENCY

Investor dashboards provide full transparency to mitigation activities, marks, and milestones.

PROVEN TRACK RECORD

Industry leaders with 15+ years of resolution experience scale ready.

"Where others see default, we see design — a chance to realign value and purpose."

FIRST LIEN
RESOLUTIONS

TECHNOLOGY REVOLUTION

AI MEETS EMPATHY: THE INFRASTRUCTURE OF RESOLUTION

Transforming opaque portfolios into measurable, manageable, mission-driven outcomes.

Borrower Portal & CRM

Unified communication layer bridging servicers and homeowners.

Servicer Workflow Engine

Automated compliance tracks KPI performance in real time.

Predictive Resolution AI

Modelled outcomes to reduce losses and maximize recoveries.

Data Dashboards

Instant visibility for investors, banks, and regulators.

FIRST LIEN
RESOLUTIONS

OUR FOUNDERS

Bill Bymel
Managing Director

Erick Gonzalez
Managing Director

OPERATORS. INNOVATORS. INDUSTRY LEADERS.

Leadership forged in the last crisis, positioned to lead through the next.

- **Core Team:** Legal, loan servicing, and real estate experts with institutional and regulatory experience. Key Leadership to be acquired include CFO, CTO, and General Counsel.
- **Board of Directors:** Banking, private equity, and fintech leaders that will drive strategic acquisitions and alliances.

"We've built the team, the track record, and the technology — we're not waiting for the next cycle — we're building the platform that will define it. Now we're inviting strategic partners to scale what's already working."

FIRST LIEN
RESOLUTIONS

ROADMAP TO SCALE

ABILITY TO EXECUTE SCALE WITH VELOCITY

Built for exponential growth through repeatable results.

2002	2008-2020	2021	Q4 2025	Q1 2026	Q2 2026-2027	2028	Beyond
Founders join real estate as brokers and flippers, start buying NPL in 2008.	Purchase, resolve, and revive thousands of NPL, more than $1B of equity invested.	First Lien Capital buys its first portfolio and enters into agreement with LCR.	$100M Assets under Management plus $500M loss mitigation contracts.	$150M-$350M Capital deployed into Pool HECM acquisitions.	Platform SaaS begins for banks, funds, and agencies. Bid to acquire new business models that are mission aligned.	$1B+ AUM achieved; scalable recurring SaaS and servicing revenue streams in place. Platform monetization.	Global licensing for international distressed portfolio servicing and acquisition.

FIRST LIEN
RESOLUTIONS

INVESTMENT OPPORTUNITY

PARTNER WITH US AT THE FOREFRONT OF DEBT RESOLUTION

ALIGN ADVANTAGE

Anchor as a co-GP partner in a platform engineered for $500M+ AUM, where governance, reporting, and economics are designed to protect and amplify capital. Deal sourcing from long term cohorts.

MULTIPLY VALUE

Unlock trapped assets and drive resolution that converts complexity into performance, strengthens institutions, and revives communities — delivering measurable financial and social returns across the full lifecycle of debt.

REDEFINE RESOLUTION

Lead the trillion-dollar intersection of profit and purpose — setting the new standard for how capital, compliance, and technology work together to restore confidence, scale opportunity, and reshape the evolution of resolution.

FIRST LIEN
RESOLUTIONS

JANUARY 2026

THANK YOU

TRACK RECORD, PROJECTIONS, AND TERMS AVAILABLE UPON REQUEST TO QUALIFIED INVESTORS

FIRSTLIENCAPITAL.COM