



Loan &  
Securitized  
Asset  
Advisory

## **DISTRESSED ASSET ADVISORY**

The current credit crisis has been triggered by extensive defaults within Residential and Commercial Mortgages, Consumer and Business Loans, Asset Backed Securities (“ABS”), Commercial Mortgage Backed Securities (“CMBS”), and Collateralized Debt Obligations (“CDOs”) which has resulted in a large number of these assets becoming distressed (nonperforming). Distressed asset analysis requires deep fundamental and directly applicable credit experience and CapitalFusion’s seasoned team offers this exact expertise.

CapitalFusion’s team members have been through prior credit events and our skill set spans credit/underwriting, servicing, structuring, trading, analytics, and information systems. This gives us the ability to expertly review current distressed holdings as well as comprehensively assess possible distressed investment opportunities.

### **What We Do**

- We analyze an asset’s credit migration, collateral condition, current risk profile, default resolution possibilities, recovery timing, external legal factors (such as changes in legislation or bankruptcy law), and macroeconomic influences to determine cashflow scenarios.
- Review asset documentation to reverse engineer structures, construct valuation models, create multiple-scenario return models, and highlight critical contract features.
- Assess market liquidity possibilities, financing alternatives, restructuring opportunities, and exit strategies.
- Provide expert valuation opinion and expert witness services for individual assets and/or portfolios.

### **Our Expertise**

CapitalFusion’s team members have worked on trading desks, at hedge funds, in OCC regulated institutions, and at large consumer finance companies during the highs and lows of recent business cycles. To have witnessed the entry and exit of prior distressed environments coupled with a full gamut of expertise, from loan level credit analysis to structuring and trading, allows us to offer a truly comprehensive distressed asset advisory service.



# CAPITALFUSION

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## PARTNERS

## About Us

CapitalFusion is a minority owned financial services consultancy focused on providing innovative, practical, and executable business strategies that capitalize on evolving market trends and dynamics.

We primarily work with financial services firms and financial technology enterprises, throughout the Americas, Europe, and Asia.

Our experience has shown us that the success of any strategy hinges on its effective and efficient execution. We work closely with senior managers to ensure that goals are realistically established. At the completion of projects, we provide not only a fully implemented business strategy but also a road map for future growth.

## Management Team

**John Joshi** - Managing Principal, Portfolio Manager and Business Strategy

Direct: 818-294-3381

Email: [jjoshi@capitalfusionpartners.com](mailto:jjoshi@capitalfusionpartners.com)

**Rich Gupta** - Principal, Chief Operating Officer

Direct: 201-724-8231

Email: [rgupta@capitalfusionpartners.com](mailto:rgupta@capitalfusionpartners.com)

**Mark Fontanilla** - Managing Director, Trading and Portfolio Management

Direct: 201-213-7168

Email: [mfontanilla@capitalfusionpartners.com](mailto:mfontanilla@capitalfusionpartners.com)

**Arjun Basu** - Director

Direct: 202-276-9075

Email: [abasu@capitalfusionpartners.com](mailto:abasu@capitalfusionpartners.com)

**Yuri Chumak** – Director

Direct: 917-239-2043

Email: [yechumak@capitalfusionpartners.com](mailto:yechumak@capitalfusionpartners.com)

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**Contact Us To Discuss Your Firm's Specific Needs and How CapitalFusion's Team Can Help**

152 West 57<sup>th</sup> St. – 38<sup>th</sup> Fl., New York, NY, 10019 • 818-294-3381/201-213-7168 • [www.capitalfusionpartners.com](http://www.capitalfusionpartners.com)