



How many deals could you do, with the right partner?

818 Capital is a direct lender and capital-markets partner across investment real estate — from rental homes and bridge to ground-up, multifamily, and commercial. We underwrite the project *and* the person, and close in 14–21 days.

PRIVATE CAPITAL FOR INVESTMENT REAL ESTATE

Rental / DSCR

Bridge

Ground-Up Construction

Multifamily

Commercial

\$75K–\$25M+

LOAN SIZE

48

STATES

43+

DEALS CLOSED

14–21d

TYPICAL CLOSE

A partner, not a checklist.

For too long, private lending has been a gatekeeping exercise — capable operators handed capital structured to extract value, not create it. We leverage technology to streamline what was slow and opaque, while restoring the human element institutional lending lost. Capital that understands your project, respects your experience, and is built to see deals to the finish line.

01

Speed

All triage means answers in minutes, not days.
Most deals close in 14–21 days.

02

Flexibility

No tax returns for DSCR. No W-2s. We qualify on the property and the numbers.

03

Transparency

We explain every number, every option. No jargon. No surprises at closing.

04

Technology

Scenario Desk, Flip Lab, and STR Signal give you institutional-grade analysis instantly.

\$100M+

TRANSACTION
EXPERIENCE

14–21

DAYS TO CLOSE

48

STATES COVERED

43+

DEALS CLOSED

Built by an operator who lived inside the deal.



Ravi Punni
FOUNDER & PRINCIPAL

43+ deals closed · 48 states · \$75K–\$25M+ loan sizes · ground-up through multifamily

Since 2006, Ravi has been directly involved in more than **\$100 million** in real estate transactions — not as a spectator, but as an operator, builder, and investor. His career spans single-family development, rezoning, ground-up construction, investment syndication, and multifamily acquisitions.

He founded 818 after years on the borrower side — watching capable developers get turned away by lenders who couldn't see past a credit score, or funded on terms that quietly undermined the deal. At 818, he applies an operator's lens to every file: the economics, the exit, the market, and the person executing.

20+ yrs

In real estate

\$100M+

Transaction experience

Operator

Developer · builder · investor

NY Metro

Based & active

"Real estate at scale is a contact sport. The operators who pretend otherwise are usually the ones you should be most cautious of. That conviction is why 818 exists — to get the right operators the right capital, so they can go build something."

We match every deal to the right product and structure.

DSCR / Rental

up to 80% LTV

Qualify on rental income alone — no tax returns, no W-2s. Long-term rentals, portfolios, and short-term rentals via STR Signal.

No income docs

30-yr fixed · IO

From 640 FICO

Fix & Flip

up to 90% LTC

Short-term bridge for rehab projects — purchase plus renovation in one loan, with inspected draw schedules.

100% of rehab

75% ARV

Non-Dutch interest

Ground-Up

milestone draws

Vertical construction for ground-up builds, tear-down/rebuilds, and build-to-rent. Funds release on a milestone draw schedule.

Land + vertical

Interest on drawn

Experience req.

Bridge

up to 80% LTV

Transitional capital for acquisition, value-add, lease-up, and bridge-to-permanent — structured to a defined exit.

12-24 mo

Interest-only

Bridge-to-perm

Commercial & Multifamily

\$1M-\$25M+

5+ unit apartments, mixed-use, and commercial — bank, bridge, and agency permanent structures with a Sponsor Brief on every file.

Bridge + perm

Agency take-out

Sponsor Brief

One relationship across all five. We match every deal to the right product and structure — and place it for best execution across 30+ capital relationships. Indicative terms same/next day; rates subject to credit approval, market conditions, and program guidelines.

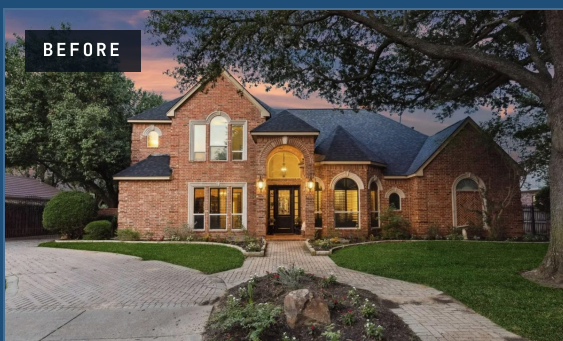


FIX & FLIP · FUNDED

Colleyville, TX — a full rebuild, financed end to end.

\$1,380,000 · 9.75% · 90% LTC / 100% rehab · 65% ARV

A dated estate taken down to the framing and rebuilt into a luxury property — the kind of heavy value-add a credit box can't see, underwritten on the project and the operator.



Real deals. Real closings. Real numbers.

A sample of recent files closed by 818 — across markets, products, and structures.
43+ closed across 48 states.



ALSO RECENTLY CLOSED — ACROSS PROGRAMS & MARKETS

\$1,380,000	Colleyville, TX Full rebuild • 90% LTC / 100% rehab • 65% ARV • 9.75%	FIX & FLIP
\$525,000	Washington, DC 9.5% IO • 90% LTC / 100% rehab • \$100K reno holdback	FIX & FLIP
\$759,750	Sedona, AZ • 265 Arroyo Pinon 30-yr DSCR @ 7.74% • 75% LTV cash-out	DSCR CASH-OUT
\$445,000	Nashville, TN Short-term rental • 75% cash-out • 30-yr DSCR	STR LOAN

Closed and in-execution transactions shown for illustration. Figures reflect the loan as structured; individual results vary. This is not a commitment to lend. All loans subject to credit approval.

Institutional-grade analysis, in seconds.

Scenario Desk

Submit any deal and get an AI-scored analysis — DSCR calculation, lender fit, and a term-sheet estimate in seconds.

Flip Lab

Fix-and-flip profitability across three ARV scenarios. Know your max offer and projected profit before you bid.

STR Signal

Normalizes Airbnb and VRBO income into a lender-ready DSCR — accounting for seasonality and occupancy.

Sponsor Brief

Submit a multifamily deal and receive a full underwriting memo: NOI, DSCR, debt yield, cap rate, and financing options.

818capitalpartners.com / scenario-desk

Quote desk

Ranked across 14 partners

Property address

75 Fox Trail, Sedona, AZ 86336

Loan purpose

DSCR

Loan amount

\$1,275,000

Monthly rent

Target DSCR

Partner	Rate	LTV	Pts
Partner A BEST	9.95%	65%	1.50
Capital Partner C	11.80%	65%	1.75
Capital Partner B	12.20%	60%	2.00

Scenario Desk. One scenario, scored and matched across our 30+ capital relationships — the optimal structure highlighted, with a one-click term sheet. Capital partners shown anonymized.

HOW IT WORKS

1

Submit a scenario

A quick form with your deal numbers. Under two minutes.

2

AI-powered analysis

Scenario Desk scores the deal, calculates DSCR, and matches programs.

3

Term sheet in 24 hours

A term sheet or restructuring options within one business day.

4

Close & fund

We manage application through funding. Most deals close in 14–21 days.

WHY OPERATORS CHOOSE 818

Qualify on the asset, not your tax return.

DSCR & STR — **no tax returns or W-2s**

Keep your cash in the deal.

Fix & Flip — **90% LTC, 100% of rehab**

An answer while the deal is still live.

Term sheet in 24 hrs — **close in 14–21 days**

Advisory-first, not transaction-first. We evaluate the economics, the exit, the market, and the operator — and we structure capital to get the project across the finish line. **That is the relationship behind the capital.**

How many deals could you do, with the right partner?

Submit your scenario and get an AI-powered analysis with a term sheet in 24 hours.

Submit a scenario

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Ravi Punn — Founder & Principal

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NMLS ID #2832335 · Equal Housing Opportunity · Not a commitment to lend.