

HOW KARZI EQUITIES FUNDED OVER  
**\$351M IN LOANS**  
BY PARTNERING WITH PEERSTREET



Brothers Zak and Ace Karzi founded their own private money lending firm, Karzi Equities, in 2014. When they couldn't figure out how to increase their loan volume to the heights they were looking for, they considered abandoning the business altogether.

THE  
**CHALLENGE**

Karzi Equities was able to double the number of loans funded in their first year of business, but after that initial success, they hit a ceiling. Their own capital only went so far, and they couldn't get funding from traditional banks to then lend out to borrowers. They were capped on how fast they could grow.

THE  
**SOLUTION**

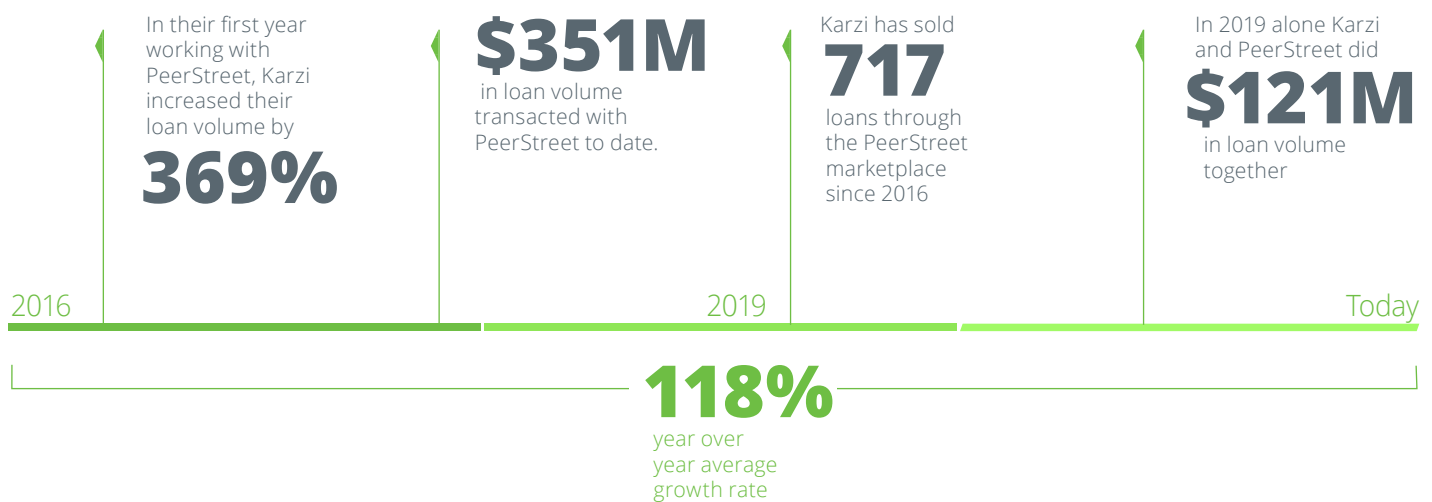
When the Karzi brothers decided to explore alternative means for securing new capital, they turned to unconventional sources. PeerStreet was the first to respond with a solution that seemed to fit. After their application was approved, the Karzis were able to tap into PeerStreet's diverse sources of investment capital, without the pain of growing their own fund, or the challenge of borrowing more capital from friends and family.

**"The end goal is to be able to lend \$250 million a year. With PeerStreet, those numbers are very doable."**

Zak Karzi

# THE RESULTS

Karzi Equities was able to double the number of loans funded in their first year of business in 2014, but after that initial success, the Karzi brothers soon embraced PeerStreet's funding into origination (FIO) model that enabled them to underwrite, originate, and fund with capital from the PeerStreet marketplace. As they began using this capital to fund their new loans, it immediately opened up even greater room for growth. The result? A 317% increase in loans funded from the previous year, without having to hire additional overhead. And they just keep growing—all without the help of a bank and the headache of managing a fund or a network of investors.



## GROW YOUR BUSINESS

PeerStreet gives you the leverage you need to grow your lending business faster: immediate access to diverse capital sources, advanced technology, proprietary data, and a team of professionals committed to helping you succeed. If you're an expert in your local market and are looking for a secure and reliable growth path that puts you in the driver's seat, **let's talk!**

### THE PEERSTREET MARKETPLACE

**4B+**  
in transacted  
volume\*

**1.8 B**  
in assets  
under  
management

**10,000+**  
Loans  
purchases

**600+**  
Lenders  
served across  
45 states

\*As of March 2021