



CORNERSTONE  
CAPITAL OF NY

COMMERCIAL DEBT & EQUITY FINANCING



# CORNERSTONE CAPITAL OF NY



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**Cornerstone Capital of New York** has excelled with Debt and Equity Financing for over 10 years by providing professional Commercial Mortgage Consulting to many savvy investors looking to purchase or refinance a Commercial Property anywhere in the nation. We have facilitated Commercial Mortgage and Capital Financing transactions as large as \$100 Million.

In today's credit environment, each lender is different. Engaging with the wrong lender is often costly and time-consuming. With an ever growing number of funding relationships across the Credit & Capital Markets, our Commercial Financing Advisory team positions each buyer with the right lender most suited to that Buyer's specific scenario, assuring a timely, cost effective, and successful transaction within 30-45 days.





# COMMERCIAL ASSET TYPES

- Multi Family
- Mixed Use
- Apartment Buildings
- Affordable Housing
- Senior Living
- Hotels
- Shopping Centers
- Office Properties
- Retail Properties
- Ground Up Construction
- Industrial Warehouse
- Health Care Facilities
- Bridge/Private to Loan Programs



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# COMMERCIAL LOAN PROGRAMS

- Conventional
- Institutional
- Fannie Mae
- Freddie Mac
- SBA
- Mezzanine/Private
- Construction
- Conduit Lending
- FHA
- Portfolio Lending
- Agency Lending





# MANAGEMENT TEAM



RUSSELL NOVA

*Principal*  
718-975-8900 x 101  
RUSSELL@CSG-NY.COM



IGOR ZAKH

*Chief Operations Officer*  
718-975-8900 x 102  
IGOR@CSG-NY.COM



ALEXANDER NEMIROVSKIY

*Senior Credit Manager* 718-  
975-8900 X 105  
ALEXANDER@CSG-NY.COM



CRISTINA AGUIRRE

*Loan Coordinator*  
718-975-8900 x 111  
CRISTINA@CSG-NY.COM



JIM HURTIG

*Director of Originations*  
718 975 8900 x 108  
JIM@CSG-NY.COM



ANU NAGPAL

*Senior Vice President*  
(718) 975-8900  
ANU@CSG-NY.COM



A professional portrait of Russell Nova, a man with short dark hair, wearing a dark blue blazer over a light blue shirt. He is standing with his arms crossed, looking directly at the camera with a slight smile. The background is a blurred indoor setting.

# RUSSELL NOVA

*Principal*

718-975-8900 x 101

Russell entered the CRE Finance industry over 10 years ago, where he has started his career in the residential mortgage industry in 2002 and excelled to become top performer within his brokerage company. Russell brings a unique understanding of the industry and it's constant changing risk and analysis to the table. With his comprehensive knowledge, he has been able to execute many complex transactions for ownership across the U.S. Considered to be a Top producer 40 under 40, he has built Relationships with over 50+ Commercial Banks. He communicates directly with Credit Officers and Top Tier Individuals within the Banking industry

Russell has spearheaded Cornerstone Capital of NY's expansion from New York to across the states and secured over 1B+ in Commercial Financing Transactions while doing so. This diverse experience and knowledge in the market, has generated a wide list of resources and relationships for Cornerstone to secure financing for any commercial real estate transaction request. Together with his Management Team (#TeamCashFLOW), he has been a True Value Add to his Clientele. He is 100% Committed to providing the most comprehensive and aggressive Rates/Terms in the Market. Russell oversees the day to day operations in the NY & Miami Office. He takes pride in being able to delegate responsibilities to his team.

During his free time, Russell enjoys playing Sports and has been an avid cyclist. He loves spending time with his girlfriend Katy & his two dogs, A Pitbull named Carmela and a Frenchie named Oscar.







**IGOR  
ZAKH**

COO

718-975-8900 x 102

Igor started in Real Estate Finance in 2003, and has been a top performer almost from the start. Initially focused on residential mortgages, Igor switched over to Commercial Mortgage Finance during the 2008 recession, and while co-managing a staff of 20 personnel, including payroll and other day-to-day operations. Igor was instrumental in the financing of many transactions based on his established relationships with conventional and portfolio lenders.

With his years of experience and knowledge of the industry, he has developed a network of funding resources and relationships, and today can provide invaluable support in securing financing for almost any real estate transaction.







# ALEX NEMIROVSKIY

*Senior Credit Manager*  
718-975-8900 X 105

Alexander Nemirovskiy is a Senior Credit Manager for Cornerstone Capital of NY. He specializes in all aspects of credit decisions when dealing with Institutional, Conventional, Fannie, Freddie and CMBS Loans.

It is Alex's responsibility to sign off on all submissions as per the Lenders Underwriting Guidelines. Alexander is a graduate of Brooklyn College with a Degree in Business, Management, and Finance.

Alexander prides himself on catering to his clients needs with strong analysis and efficiency. He has maintained lengthy relationships with clientele due to his commitment to evaluate and Approve Loans to the finish line. There is no challenge that Mr. Nemirovskiy is not ready to take head on and that is what makes him an asset to Cornerstone Capital of NY.







# CRISTINA AGUIRRE

*Loan Coordinator*  
718-975-8900 x 111

Cristina is in charge of preparing loan files and submitting packages to various banks and lenders for approval. It is her responsibility to ensure that all documents and signatures are in order prior to submission, and during the entire process. She acts as a liaison between customers and financial institutions, while assisting clients to obtain loans in an efficient and timely manner.

Prior to joining Cornerstone Capital of NY full time, Cristina was an intern for two years during summer breaks. After graduation, she quickly rejoined her team and picked up where she left off. Since Cristina began working with Cornerstone Capital Of NY over five years ago, she has established several relationships with various clients and lenders, and well as other professionals, including attorneys, insurance brokers, and title companies.







**JIM  
HURTIG**

*Director of  
Originations*

718 975 8900 x 108

Jim has been a significant force in commercial real estate financing more than three decades. Upon graduating from Long Island University (BA in Finance) his career started by being chosen to take part in a world class, two year credit training program, with major New York City Money Center Bank.

He has served as a Bank Vice President and is well known and highly respected in the commercial mortgage and banking industries. He is an expert in all phases of commercial mortgage transactions. To date Jim has closed more than 3,000 loans.







# ANU NAGPAL

*Senior Vice  
President*

*(718) 975-8900*

Anu Nagpal entered the CRE Industry through a local community –oriented bank over 20 years ago. With a degree in Economics, Anu brings a hospitable, understanding, and highly personalized skill set to the tables.

Anu Nagpal continues to excel in the banking industry- she has an impressive list of accolades including performance and leadership-based awards and recognitions. Anu's vast and expansive network and resources combined with Cornerstone Capital Group brings the alchemy of aggressive rates, personalized relationships, and years of knowledge to the table.



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# TEAM MEMBERS



**TZVI ROSNER**  
*Senior Analyst*  
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**SEAN KUTS**  
*Senior Relationship Manager*  
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SEAN.KUTS@CSG-NY.COM



**MICHAEL GEFTER**  
*Senior Relationship Manager*  
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MICAHEL@CSG-NY.COM



**MASSIMILIANO SALIDU**  
*Senior Relationship Manager*  
917-209-6001  
MSALIDU@CSG-NY.COM



**MIKE RASCO**  
*Senior Relationship Manager*  
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MIKE@CSG-NY.COM



**JOHN RIVERA**  
*Relationship Manager*  
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JOHN.RIVERA@CSG-NY.COM





**SEAN  
KUTS**

*Senior Relationship  
Manager*  
718-975-8900 x 103

Sean is a Relationship Manager at Cornerstone Capital of NY. Going beyond the simple adjustment, he is responsible for managing account services and originations, specializing in financing across all commercial asset types and development projects. SUNY University at Buffalo alum with a Bachelor of Science, Sean is an experienced and motivated professional, bringing with him over 5 years of related experience in commercial business development and sales.

His background in the Commercial Real Estate space coupled with his creative and methodical approach has proven highly beneficial for his clients in achieving their financing real estate goals.







# MICHAEL GEFTER

*Senior Relationship  
Manager*

203-809-9711 x 110

Michael is a Relationship Manager at Cornerstone Capital of NY. Going beyond the simple adjustment, he is responsible for managing account services and originations, specializing in financing across all commercial asset types and development projects.

University of Alabama, Culverhouse College of Business alumnus with a BBA in Economics and Finance, Michael is an experienced and motivated professional, bringing with him over 3 years of related experience in CRE development and Capital Markets.

His background in the Commercial Real Estate space coupled with his creative and methodical approach has proven highly beneficial for his clients in achieving their real estate financing goals.







# MIKE RASCO

*Senior Relationship  
Manager*

718-975-8900 x 406

Mike has been a successful commercial lender in the Miami Area for over 33 years. After serving in the US Army, he graduated from Florida International University with a BA in Finance. He then worked for 4 years as a commercial credit analyst, to obtain a sound foundation of the credit underwriting process, before being promoted to a commercial lender. Mike has worked for community banks as Chief Lending Officer and one of the big four US banks as a Principal Relationship Banker. He also serves on the board of directors on a local non-profit to assist minority businesses owners obtain financing. He is knowledgeable in all aspects of commercial lending, including construction/ investment/owner occupied real estate, SBA and C & I lending.







# MASSIMILIANO SALIDU

*Senior Relationship Manager*  
917-209-6001  
[MSALIDU@CSG-NY.COM](mailto:MSALIDU@CSG-NY.COM)

***Massimiliano Salidu, originally from Italy, graduated from John Cabot University in Rome, Italy with a Bachelors of Business Degree in Business Administration with a major in Corporate Finance. He started his career as a Financial Advisor at EuroFinance, a leading corporate banking advisory firm in Milan, Italy. In the 15 years at Eurofinance he helped structure and secure more than 2 billion euros to finance operations related to real estate investments. Some of his accolades include Stella Tower at Al Rheem Island, two 9-story buildings in Yas Island in Abu Dhabi UAE, Gli Oleandri in Porto Cervo, Sardegna, Italy. Massimiliano's contributions included: fundraising, structuring of the loan, work in progress of the build to completion and sale.***





# RECENT DEALS



traded<sup>ny</sup>

CORNERSTONE CAPITAL OF NY

LOAN **\$5,167,000**



**CLOSED DEAL**  
AUGUSTA, GEORGIA

**\$5,200,000**  
LOAN AMOUNT

**104**  
UNITS

**80**  
LTC

**4.25%**  
RATE

**MULTI-FAMILY**  
TYPE

CORNERSTONE CAPITAL OF NY



traded<sup>ny</sup>

CORNERSTONE CAPITAL OF NY

LOAN **\$11,750,000**



traded<sup>ny</sup>

CORNERSTONE CAPITAL OF NY

LOAN **\$2,800,000**



traded<sup>ny</sup>

CORNERSTONE CAPITAL OF NY

LOAN **\$8,200,000**



traded<sup>ny</sup>

CORNERSTONE CAPITAL OF NY

LOAN **\$12,476,626**



# RECENT DEALS

**\$5.850MM**

104 Units  
Augusta, Georgia



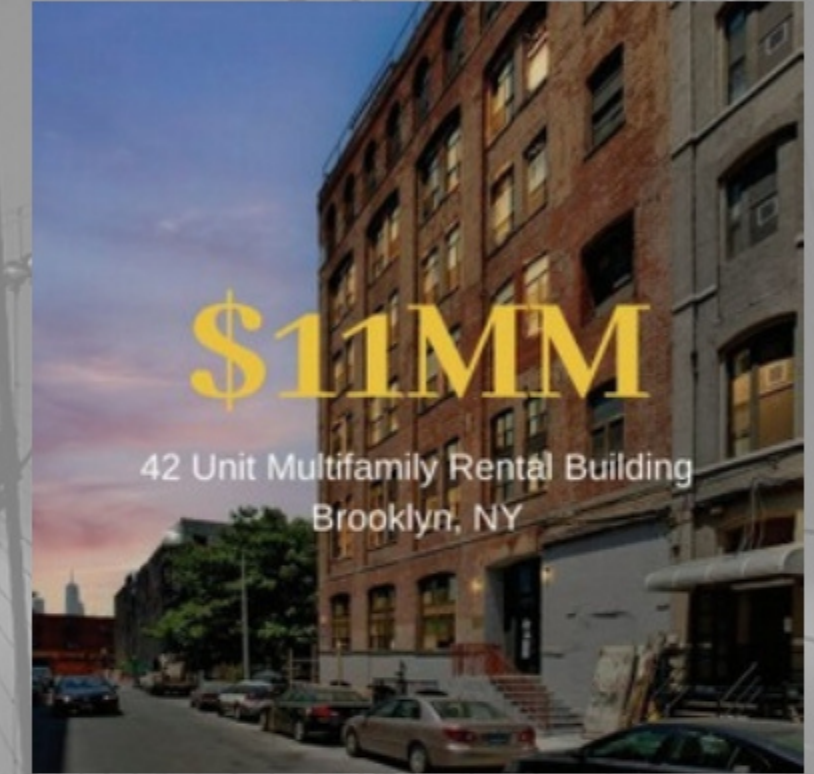
**\$44MM**

105 Units  
Brooklyn, NY



**\$11MM**

42 Unit Multifamily Rental Building  
Brooklyn, NY



**\$10MM**

Lighthouse Point Yacht Club  
Fort Lauderdale, FL



**\$3.5MM**

Retail / 3 Residential Units  
Chelsea, NY





# RECENT DEALS





# RECENT DEALS



**New Development - Bay Ridge,  
Brooklyn**  
Ground Up Construction  
24 Units  
\$8.8MM Loan  
\$4.5%



**41-45 Elliot Place, Bronx NY 69**  
Residential Units / 3 Retail Units  
GrandConcourse Section of the Bronx  
\$5.175MM  
First Mortgage



**Valley National Bank - Retail Branch**  
PP - \$9MM  
L/A - \$6MM  
Rate: 4%



**277 Acres - Vero Beach**  
L/A = \$11MM  
Rate: 9%





# CONTACT US

As new guidelines and products arise in the Commercial Lending Industry, We at Cornerstone Capital of NY are committed to keeping you updated with the most up-to-date information in the Lending Industry.

Feel free to contact us with any Questions or Comments  
TEXT 22828 to CSGNY to sign up

**(718) 975-8900 | [Info@CSG-NY.com](mailto:Info@CSG-NY.com)**

**[www.csg-ny.com](http://www.csg-ny.com)**





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FREEDOM, ONE DEAL AT  
A TIME.**



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