

Investors with immediate liquidity needs who are unwilling or unable to dispose of their bitcoin can benefit from an asset-backed loan from eQcho Capital.



WHO WE ARE

eQcho Capital is a multi-asset family office in Vancouver, WA that has provided borrowers with asset-backed loans since 2016. Our primary focus has been loans secured by high risk or low priced equities, and we have expanded the loan program to bitcoin holders.



WHAT WE DO

eQcho Capital provides bitcoin holders with 3 year, interest-only non-recourse loans secured by the value of their bitcoin. Since the loans are non-recourse, no credit check or personal guarantee is required. In the event of an uncured default, we keep the bitcoin, and the borrower can walk away from the loan without impacting their credit score.



RISK MANAGEMENT

Unlike other lenders in the crypto space whose loan portfolios were decimated because of term mismatch, our loans are 3-5 year terms and cannot be prepaid until the second year of the loan. This ensures we can re-deliver your bitcoin in an orderly manner without putting our entire portfolio at risk.





TYPICAL TERMS

- ▶ 60-80% LTV (Loan to Value)
- > 5-7% Simple Interest Paid Quarterly
- > 3-5 Year Maturity
- ▶ 1-3 Day Closings
- Non-recourse



WHY US?

eQcho Capital is a direct lender which means all loans are underwritten in-house using our proprietary underwriting software, and you communicate directly with our loan processors. The only fee we charge is a document preparation fee which covers the creation of a full disclosure document package that clearly specifies the terms of the loan.

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CONTACT US

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