



Art Financing Solutions



Our company and approach

Athena Art Finance is a solutions-oriented partner, offering asset-based lending secured solely by blue-chip art collections. Art financing can be an important and efficient tool to generate liquidity and maximize returns within a broader financial plan. Athena delivers flexible solutions, helmed by a team of experienced professionals who can respond quickly to your objectives.

Athena works closely with high net worth individuals and their fiduciaries to structure bespoke financing solutions. We have originated more than \$600 million in art-backed loans to date. Our strong track record and reputation is a result of our discretion, financial aptitude, and dedication to client service.¹

Why Athena Art Finance?

We help you meet a range of financial goals.

Finance New Art Acquisitions: Leverage your art to increase your acquisition budget, or finance a purchase to pay over time.

An Alternative To Sale: Athena can provide capital to fund investment or philanthropic opportunities, so that you do not need to part with your cherished artworks or incur the substantial taxes and transaction costs that result from sales.

Get Paid Upfront When Consigning: Receive funds in advance of long-term sale plans.

Unlock Your Capital: Access the financial value stored in your art collection to grow and diversify your investment portfolio or to redeploy into opportunities that generate a higher return than the interest on the art loan.

Enhance Your Legacy Planning: Implement an estate planning strategy, defer tax events, provide immediate cash gifts to your descendants or charitable organizations, or access liquidity to support family needs.

Refinance Existing Loans: Athena's rates are highly competitive and the loans include industry-leading terms and flexibility.

Retain Optionality: Maintain your existing bank and art market relationships, preserve future sale flexibility, eliminate valuation conflicts of interest, and retain privacy.

¹ Founded by the Carlyle Group in 2015, Athena was acquired by Yieldstreet in April 2019.

Working with Athena Art Finance

We offer market-leading terms, underwritten primarily based on your art collections and customized to your specific circumstances and personal credit profile. We work flexibly and expeditiously to support your objectives.

- Minimum loan size of \$2,000,000; however, exceptions are considered
- Maturities up to 5 years
- Options include term loans, bridge loans, delayed draw term loans, and committed lines of credit
- Collateral artworks may travel to museum exhibitions, art fairs, etc.
- Competitive interest rates; please inquire for details
- Jurisdictions in the U.S. and in designated non-U.S. locations
- Loans against artworks by artists who have an established track record at auction as well as validated provenance and authenticity

We are available at any time to discuss questions related to our loans, our process or any other specifics as you require.

Meet the team

Rebecca Fine, Managing Director

25+ years of experience providing transactional and legal advice to art-related businesses, collectors, and UHNW clients. Rebecca is a founding member of Athena Art Finance, and was its General Counsel until 2021, when she became head of the Yieldstreet Art Platform and Athena. Before joining Athena, Rebecca practiced as an art lawyer and litigated many complex cross-border disputes while at Simpson Thacher & Bartlett, Wilmer Hale (formerly Hale and Dorr), and Schindler Cohen & Hochman. Rebecca studied art history at Columbia University and holds a JD from Columbia Law School.

Jeremy Rhodes, Director of Originations

10+ years of experience in the art investment and finance industries. Jeremy previously served as Director of Art Finance and Portfolio Manager at Christie's as well as COO and Director of Investments for an art technology and investment firm. He also spent three years at an investment advisory firm, Artvest Partners, and has worked for an art investment fund. Jeremy holds an MBA with a concentration in Finance from Columbia Business School.

Connect



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Yieldstreet ×

