

# Financing Solutions

## Term Loans

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- From \$50K to \$5MM
- Competitive rates / 7-10 year terms
- Wide variety of uses: working capital; business expansion; business acquisition; partner buyouts; machinery, equipment, inventory; refinance existing debt; buy a franchise
- Limited or no prepayment penalties

### Who We Lend to

- U.S.-based existing business
- Ability to repay through earnings
- Can secure the loan with business or personal assets
- Personal guarantee from owners
- Demonstrated management experience and feasible business plan

## Commercial Real Estate (CRE)

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- From \$125K to \$10MM
- 90% financing available / up to 25-year terms
- Use of proceeds: purchase existing building; expansion of existing building; refinance existing commercial real estate; debt refinance; land acquisition; soft costs

### Criteria

- 51% owner occupancy
- For-profit business based in, and doing business, in the U.S.
- Cannot be used for working capital, inventory or franchise fees

## Lines of Credit

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- Lines up to \$1.5MM
- Can be secured by inventory, receivables, or medical receivables
- Receivables: up to 80% advance rate, renewable 1-year term
- Medical receivables: up to 60% advance rate, renewable 1-year term
- Inventory: up to 50% advance rate, renewable 1-year term

### Why Lines of Credit?

- Less rigorous underwriting
- Quicker turnaround time compared to conventional financing
- Use funding for working capital, meeting payroll, pay taxes, or other operational needs
- Competitive rates

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### For Additional Information:

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