

PRODUCT GUIDE FOR DEBT FINANCING

Growth Capital & Risk Mitigation

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Products	Sector	Use Of Procceds	Collateral	Rate	Term	Deal Size
Asset Based Lending	Manufacturers, Distributors, Wholesales, Healthcare	Purchase Inventory, Operating Expenses, Working Capital	AR, Inventory, Equipment, CRE	8-18%	12-36 Mos	\$500-\$250MM
AR Funding	Staffing, Transportation, Medical, Construction, Manufacturing, Distribution, B2B Service	Payroll, Operating Expenses, Growth	Accounts Receivable	8-24%	12-24 Mos	\$25k-25MM
Equipment Financing	Manufacturers, Distributors, Construction, Services Companies	Acquire Assets And Expansion	Equipment	6-18%	12-72 Mos	\$25k-25MM
SBA Loans (Express, 7a, And 504)	For Profit Businesses. Commercial And Retail, Franchises	CRE Acquisitions, Buy Equipment, Partner Buy- Outs, Buy A Business, Franchise, Debt Refinance, Working Capital	AR, Inventory, Equipment, CRE	Prime+2-3%	10-25 Years	\$200k-\$10MM
Inventory Finance	Distributors And Wholesalers	Purchase Inventory	Inventory And AR	12-24%	12-24 Mos	\$500k-\$25MM
PO Finance	Distributors And Wholesalers	Pay Suppliers	Inventory And AR	12-24%	As Needed	\$25k-\$25MM
Bridge Loans	All Types	Working Capital, Unexpected Expenses, Fast Closing Required	Secured Or Unsecured	12-30%	As Needed	\$100k-25MM
Conventional Term Loan	All Types	Refinance SBA Loans, Real Estate Acquisiton, Business Acquisition	Commercial Real Estate	5 Year Treasury +6.5-7.5%	25 Years	\$500,000-\$15MM