



44 BUSINESS CAPITAL

A Division of Berkshire Bank

Business Loans from Business People

Business Line of Credit/Asset Based Loans

Loan Amount	\$500,000 to \$10MM
Rate	From Prime + 1%
Collateral	Accounts Receivable Inventory (wholesale, manufacturing & retail) Machinery and equipment
Loan Purpose	Working capital, debt restructuring, leverage acquisitions, Chapter 11 financing, seasonal shortfalls and expansions
Customer Base	Manufacturers Distributors Service Medical Retail Inventory
Underwriting	85% advance on A/R Up to 50% advance on inventory Majority of advance must be on A/R High debt to worth ratios are acceptable