

Small/Middle Market Business Loans

Loan Amount \$500,000 to \$5MM

Rate Based on Credit Quality

Terms Up to 25 years on real estate

Up to 10 years on business acquisitions, equipment and permanent working capital

LTV Flexible; Evaluated on a deal by deal basis

Origination Fees None

Use of FundsTo purchase owner occupied real estate (must occupy

51% of the building) business acquisitions, equipment purchases, partner buyouts, renovation/construction or

refinance existing debt.

Business Types Manufacturing, distribution, retail, medical and other

professionals, automotive and auto body repair, motels, marinas, day care centers, car washes, restaurants or

any worthwhile business.

Benefit Deal directly with decision makers

No loan covenants Quick response

Flexible and sensible underwriting

Underwriting We assist with loans a typical bank will not due to

non-monetary defaults or covenant violations. If the business model is sound and the company is trending

positively, the loan will be considered.