



BUSINESS LOAN PROGRAMS

**SBA 7(A)**

*For all owner occupied Businesses*

- a) Purchase, Refinance, Rehab, Construction, Working Capital, Equipment
- b) 75% to 80% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable and some Fixed Pricing Available
- e) 20-25 year Terms / 20-25 Years Amortization
- f) Prepayment Real Estate - 5/3/1 - No prepayment < 15 yr term
- g) Recourse
- h) Min Loan Amount \$350,000 - Max Loan Amount \$5,000,000

**SMALL LOAN ADVANTAGE (SBA EXPRESS)**

*For all owner occupied Businesses*

- a) Acquisition, Refinance, Rehab, Working Capital, Equipment
- b) 75% to 80% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable and some Fixed Pricing Available
- e) 20-25 year Terms / 20-25 Years Amortization
- f) Prepayment Real Estate - 5/3/1 - No prepayment < 15 yr term
- g) Recourse
- h) Min Loan Amount \$100,000 - Max Loan Amount \$350,000

**SBA 504**

*For all owner occupied Businesses*

- a) Fixed Asset Purchase, Construction
- b) 80% to 90% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable/Fixed (1st) and Fixed (2nd) Pricing Available
- e) 10 year Term (1st) / 10 or 20 Year Amortization (2nd)
- f) Declining Pre-Payment Penalty
- g) Recourse
- h) Min Loan Amount \$500,000 - Max Loan Amount \$5,000,000

**USDA – B&I**

*For all investor and owner occupied Businesses*

- a) Purchase, Refinance, Rehabilitation, Construction
- b) Towns with less than 50,000 population
- c) 75% to 80% Max Financing
- d) Rates Start in the mid to high 6's
- e) Variable and some Fixed Pricing Available - Recourse
- f) 25-30 year Terms / 25-30 Years Amortization
- g) Declining Pre-Payment Penalty
- h) Min Loan Amount \$750,000 - Max Loan Amount \$10,000,000

**SBA EXPRESS LINE OF CREDIT**

*For all owner occupied Businesses*

- a) Working Capital - Revolving Line of Credit
- b) Term of loan - 3 years then it will convert
- c) Need to do a monthly cash flow for amount needed
- d) All other terms are like you have with the Small Loan Advantage Program

**CREDIT PACKAGE NEEDED FOR 7(A) - SBA EXPRESS -  
SBA EXPRESS LOC - SBA 504 - USDA B&I**

- 1) Executive Summary
- 2) Personal Financial Statement
- 3) 3 Years of 1040's
- 4) 3 Years of subject 1120, 1065, Schedule C
- 5) Interim Year to Date Profit & Loss and Balance Sheet
- 6) Resume
- 7) Credit Report
- 8) Profit and Loss Projections 2 Years (by Month for the first 12)
- 9) Business Plan – STR Report – FDD

**SMALL DOLLAR BUSINESS LOAN**

*For most all Businesses*

- a) Working Capital / Expansion / Inventory
- b) Needs to be in business for 6 + months
- c) Minimum annual Sales is \$150,000
- d) Based off of % of Avg Mthly Sales
- e) Repayment in 4 to 24 months - *No Security taken*
- f) Min loan Amount \$5,000 - Max Loan Amount \$500,000

**BUSINESS UNSECURED LINES OF CREDIT**

*Available for new and existing businesses - this is a Credit Card Program*

- a) Start-Up's and Businesses < 2 yrs in business - Max Amount \$75,000
- b) Businesses > 2 yrs in business - Max Amount \$150,000
- c) Credit Scores need to be > than 720
- d) Interest Rates:      Full Doc      As low as 6.99%  
   Stated              As low as 8.99%

**CONVENTIONAL FRANCHISE LOAN PROGRAM**

*For all approved Franchises (Currently 40 Franchise Concepts approved)*

- a) Seek to finance existing multi-unit franchisees of concepts **with 300+ stores in their system**
- b) Focus on Franchise owners with more than 3 Locations – will not finance an operators first store
- c) Interest Rates starting at 8.00% - all rates are Fixed
- d) Up to 10 year repayment
- e) Minimum Credit Score is 680 – these loans are Recourse
- f) Fees – 1.00% Origination - \$2,000 est Closing cost/store
- g) When financing is used for expansion – they underwrite the loan repayment off the current stores which are operating - no credit given for the new store location
- h) Minimum Loan amount \$50,000 Maximum Loan amount is \$10,000,000

**CREDIT PACKAGE NEEDED - CONVENTIONAL FRANCHISE PROGRAM:**

- 1) Credit Application with Current Personal Financial Statement
- 2) Interim Year to Date Profit & Loss / Balance Sheet – Debt Schedule to match
- 3) 3 Years of 1040's
- 4) 3 Years of subject 1120, 1065, Schedule C for Current Business
- 5) Store Info Chart
- 6) Pictures of the Locations

**CREDIT PACKAGE NEEDED - SMALL BUSINESS LOAN**

- 1) Ivanhoe Application
- 2) 2012 Business Tax Return
- 3) 6 months of Bank Statements
- 4) 4 months of Card Processing Statements

**ACCOUNTS RECEIVABLE FACTORING***For all Businesses*

- a) Flexible Invoice Factoring and Receivables Purchase Line
- b) Industries - Oil and gas / Printing / Manufacturing / Temporary Staffing / Telecommunications / Transportation / Distributions / Janitorial / Government Contracting / Consulting
- c) Specialized Program – available for Progressive Billing / one (1) billing for the Construction Industry & Non-Notification
- d) Prohibited Industries - Businesses selling to consumers
- e) Max Advance Rate is 70% to 80%
- f)

Small Program	Min \$5,000 to \$500,000
Standard Program	Min \$50,000 to \$3,000,000
Large Program	Min \$100,000 to \$5,000,000

**PURCHASE ORDER FINANCING***Available for Finished Products*

- a) Payments made to supplier by LOC
- b) Supplier payment is the lower of actual cost or 75% of customer PO
- c) Fees - 3% of 30 days and 1% for 10 day increments thereafter  
an if an LOC is issued these cost are passed on which is generally 75 basis points
- d) Minimum \$100,000 with no max

**LEVERAGELINE (STOCK LOAN)***For Individuals who have a stock portfolio*

- a) Opportunity Capital
- b) Minimum Loan Amount \$100,000
- c) Advance rate of 65% for Traded Stock

**ABL (ASSET BASED LENDING FOR WORKING CAPITAL LOC)***For all Large Businesses*

- a) For Businesses needing Working Capital Lines of Credit
  - 1) Minimum Loan Amount \$1,000,000
  - 2) Maximum Loan Amount \$15,000,000
- b) This LOC will be tied to your Inventory and Accounts Receivable
- c) Term will be for 12 to 36 months
- d) Interest Rate will depend on the size of the transaction but it will run somewhere from 12% up to 20%

**CREDIT PACKAGE - RECEIVABLE FINANCING PROGRAM:**

- 1) Application
- 2) Last 3 years of Financial Statements (Profit & Loss and Balance Sheet on Accrual Basis)
- 3) Current Interim Year to Date Financial Statement (Profit & Loss and Balance Sheet on Accrual Basis)
- 4) Current Accounts Receivable Aging (For Medical you will need to Separate by Medicare, Medicaid, Major Insurance Companies and/or Other)
- 5) Historical collections ratio report
- 6) Current Accounts Payable Aging

**LEASING***For all Businesses*

- a) Specialize in A to C Credits
- b) Purchase and Sale Leaseback
- c) Medical / Technology / Construction / Ag Equipment / FF&E / Energy Efficiency Equipment / Capital Leases / Operating Leases Equipment Finance Agreements / Vendor Programs
- d) Application only up to \$50,000
- e) Min Lease Amount \$5,000 Maximum Lease Amount \$5,000,000
- f) If unable to lease the total amount needed for a project we can tie the remaining amount to our Small Dollar Loan Program

**CREDIT PACKAGE NEEDED FOR LEASING:**

- 1) Application
- 2) Last 3 months of Bank Statements
- 3) Description of the Equipment to be leased and the dollar amount  
\*\* Full Doc will include the above and this additional information
- 4) Personal Financial Statement
- 5) 3 Years of 1040's
- 6) 3 Years of subject 1120, 1065, Schedule C
- 7) Interim Year to Date Profit & Loss and Balance Sheet
- 8) Credit Report

**BRIDGE LOAN SALE/LEASEBACK***For businesses which have a large amt of Machinery & Equipment*

- a) Take ownership of the Machinery & Equipment
- b) Lease the Machinery & Equipment back with a fixed monthly from day one with a renewal option and/or repurchase amount at maturity
- c) Other program highlights similar to other Bridge Loan

**CAR DEALERSHIP PROGRAM***For all New and Used Vehicle Dealership (Flagged)*

- a) Standard Loan Program for the Acquisition/Refinance/Partner Buyout
  - 1) Minimum Loan Amount \$100,000
  - 2) Maximum Loan Amount \$10,000,000 (Using the SBA 504 program)
- b) New and Used Car Floor Plan for Flagged Dealership (1.75% to 2.50%)
  - 1) Minimum Loan Amount \$1,000,000
  - 2) Maximum Loan Amount \$ None

**CREDIT PACKAGE NEEDED FOR CAR DEALERSHIP:**

- 1) Application
- 2) Last 3 months of Bank Statements
- 3) Personal Financial Statement
- 4) Last 2 years of Personal Tax Returns
- 5) Last 2 years of Business Tax Returns
- 6) Current Interim Financial Statement on Business
- 7) Last 2 years Business Financial Statements
- 8) Business Debt Schedule
- 9) Pictures
- 10) Articles of Incorporation/Organization

**BRIDGE LOAN FINANCING FOR BUSINESSES***For businesses which have a large amount of Machinery & Equipment*

- a) Typically written for a 12 to 18 month term
- b) Structured with 90 to 180 days of monthly interest only payments
- c) Principal reduction after interest only payments
- d) Minimal or NO personal guaranty from the principals
- e) Generally 50% of Liquidation Value or less
- f) Minimum Loan is \$250,000
- g) Loan based on value of Machinery & Equipment and not the cash flow, profitability or financial projections of the business

## INVESTMENT PROPERTY LOAN PROGRAMS

### FHA-HUD (221 D4 / 223 F / 223 A7 / 232)

*For Apartments, Apartment Rehabs, and Senior Housing*

- a) Purchase, Refinance, Construction
- b) up to 83% Financing
- c) Rates Start in mid 3's
- d) 35 Year Term / 35 - 40 Year Amortization
- e) Declining Pre-Payment Penalty
- f) Non-Recourse
- g) Min Loan Amount \$5,000,000

### CONDUIT (CMBS)

*For Class "A" Office, Apartments, Retail, Hotels, Industrial Warehouse*

- a) Purchase, Refinance
- b) 70% Max Financing (65% on Hotels)
- c) Rates in the mid 4's to low 5's – lower if LTV is less than 50%
- d) 10 Year Fixed Pricing
- e) 30 Year Terms / 30 Years Amortization
- f) Defeasance (can only defease with US Treasuries)
- g) Non-Recourse except for standard carve outs
- h) Min Loan Amount \$1,000,000

### CREDIT PACKAGE NEEDED:

- 1) Executive Summary
- 2) Resume
- 3) Personal Financial Statement
- 4) 3 Years of 1040's
- 5) 3 Years of subject 1120, 1065, Schedule C

### FANNIE MAY AND FREDDIE MAC

*For Apartments, Apartment Rehabs, Senior Housing*

- a) Purchase, Refinance
- b) Cash Out 75% LTV / No Cash Out 80% LTV / Student Housing 70% LTV
- c) Rates Start in mid 3's to mid 5's - Fixed and Variable Pricing
- d) 30 Year Term / 30 Year Amortization
- e) Yield Maintenance Pre-Payment Penalty
- f) Recourse / Non-Recourse with Standard Bad Boy Carve Outs
- g) Min Loan Amount \$1,000,000

### CONVENTIONAL

*For all Investor and owner occupied Property Types*

- a) Purchase, Refinance, Rehabilitation, Construction
- b) 50 to 75% Max Financing (Student 70% & Foreign Nationals 50%)
- c) Rates Start in the lower 5's
- d) 3/5 Year Fixed Pricing
- e) 3-7 Year Terms / 20/25 Years Amortization
- f) Declining or Yield Maintenance Pre-Payment Penalty
- g) Recourse
- h) Min Loan Amount \$500,000

### CREDIT PACKAGE CONTINUED:

- 6) Interim Year to Date Profit & Loss and Balance Sheet
- 7) Trailing 12 month Profit and Loss
- 8) Current Detailed Rent Roll
- 9) Color Pictures both Interior and Exterior
- 10) Credit Report on all Owners

**SMALL BALANCE BRIDGE LOANS NATIONWIDE***For almost all property types*

- a) Rates start at 12.99%
- b) 15 year Term 30 year Amortization
- c) 3 to 5 Points
- d) 60% Max Loan to Value
- e) Min Loan Amount \$250,000 Max Loan Amount \$1,500,000

**CTL (CREDIT TENANT LEASE/NNN)***For BBB+ or better Credit Rated Tenants*

- a) Purchase, Refinance
- b) 90 to 95% Financing
- c) Rates Start in the mid to high 5's
- d) Fixed Pricing
- e) Term and Amortization will match or not to exceed the outstanding life of the lease agreement
- f) Defeasance Pre-Payment Penalty
- g) Non-Recourse > \$3,000,000
- h) Min Loan Amount \$1,000,000

**CREDIT PACKAGE NEEDED FOR CLT FINANCING:**

- 1) Executive Summary
- 2) S&P Credit Rating Report
- 3) Lease Agreement
- 4) Interim Year to Date Profit & Loss and Balance Sheet
- 5) Color Pictures

**BRIDGE LOANS NATIONWIDE***For all Property Types*

- a) Rates start at 11.5% and go up-to 14%
- b) 12 Months with one 12 Month extension for 2pts
- c) 5 to 8 Points
- d) 60 to 65% Max Loan to Value (70% Max on a case by case basis)
- e) Min Loan Amount \$1,500,000

**INSTITUTIONAL BRIDGE LOANS NATIONWIDE***For the following property types in larger MSA's - Apartments, Office, Retail, Industrial, Self-Storage, Mobile Home Communities, ALF's*

- a) 6.00% Floating Rate Floor (LIBOR + spread)
- b) 36 Months with 24 month Lock out
- c) 3 Points
- d) 70% Max Loan to Value
- e) Non-Recourse
- f) Min Loan Amount \$10,000,000 Max Loan Amount \$50,000,000

**SFR BLANKET LOAN PROGRAM:***For SFR Portfolio's of more than 5 SFR*

- a) Cash Out / Purchase / Rehab
- b) All properties need to be in the same state
- c) Minimum Amount \$100,000 to Maximum Amount \$1,500,000
- d) LTV - up to 65%
- e) Interest Rate - 10.90% to 13.90% - 3 to 5 year Fixed - then Variable
- f) Term - up to 15 years
- g) Amortization - up to 30 years

**LAND LOANS**

*For Commercial Lots / Residential subdivisions / Farm Land*

- a) Purchase, Refinance
- b) LTV's
  - Purchase 50%
  - Refinance 40%
  - Remote 25%
  - Farm 55%
- c) Interest Rate - 11.90% to 14.90%
- d) Term - 3 years Interest Only
- e) No Pre-Payment Penalty
- f) Fee charged is 8.00%
- g) Min Loan Amt \$150,000 to Max Loan Amt \$1,500,000

**SHORT TERM BRIDGE LOAN:**

*For Multifamily / Office / Retail / Warehouses / Industrial / Hotel /  
Self Storage / Office Condos/ Marinas / Health Care Properties*

- a) Purchase, Refinance
- b) Max LTV's
  - Purchase 70%
  - Refinance 65%
- c) Interest Rate - 14.90%
- d) Term - 6 months
- e) No Pre-Payment Penalty
- f) Fee charged is 2.00%
- g) Can be used as a 2nd Mortgage if 1st mortgage allows**
- h) Min Loan Amt \$150,000 to Max Loan Amt \$1,500,000

## OWNER OCCUPIED PROPERTY LOAN PROGRAMS

### CONVENTIONAL

#### *For all Owner occupied Property Types*

- a) Purchase, Refinance, Rehabilitation, Construction
- b) 50% to 75% Max LTV Financing
- c) Rates Start in the lower 5's
- d) 3/5 Year Fixed Pricing
- e) 3-7 Year Terms / 20/25 Years Amortization
- f) Declining or Yield Maintenance Pre-Payment Penalty
- g) Recourse
- h) Min Loan Amount \$500,000

#### CREDIT PACKAGE NEEDED CONVENTIONAL FINANCING:

- 1) Executive Summary
- 2) Resume
- 3) Personal Financial Statement
- 4) 3 Years of 1040's
- 5) 3 Years of subject 1120, 1065, Schedule C
- 6) Interim Year to Date Profit & Loss and Balance Sheet
- 7) Color Pictures
- 8) Credit Report

### USDA – B&I

#### *For all investor and owner occupied Property Types*

- a) Purchase, Refinance, Rehabilitation, Construction
- b) Towns with less than 50,000 population
- c) 75% to 80% Max Financing
- d) Rates Start in the mid to high 6's
- e) Variable and some Fixed Pricing Available - Recourse
- f) 25-30 year Terms / 25-30 Years Amortization
- g) Declining Pre-Payment Penalty
- h) Min Loan Amount \$750,000

### SBA 7(A)

#### *For all owner occupied Property Types*

- a) Purchase, Refinance, Rehabilitation, Construction
- b) 75% to 90% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable and some Fixed Pricing Available
- e) 20-25 year Terms / 20-25 Years Amortization
- f) Declining Pre-Payment Penalty (5/3/1)
- g) Recourse
- h) Min Loan Amount \$350,000 to Max Loan Amount \$5,000,000

### SBA 504

#### *For all owner occupied Property Type*

- a) Fixed Asset Purchase, Construction
- b) 80% to 90% Max Financing
- c) Rates Start in the mid to high 5's
- d) Variable/Fixed (1st) and Fixed (2nd) Pricing Available
- e) 10 year Term (1st) / 10 or 20 Year Amortization (2nd)
- f) Declining Pre-Payment Penalty
- g) Recourse
- h) Min Loan Amount \$500,000 - Max Loan Amount \$5,000,000

#### CREDIT PACKAGE NEEDED FOR 7(A) – SBA 504 – USDA B&I

- 1) Executive Summary
- 2) Personal Financial Statement
- 3) 3 Years of 1040's
- 4) 3 Years of subject 1120, 1065, Schedule C
- 5) Interim Year to Date Profit & Loss and Balance Sheet
- 6) Resume
- 7) Credit Report



## AGRICULTURAL LOAN PROGRAMS

### AGRICULTURAL LOANS - REAL ESTATE

*For all Full Time Farmers*

- a) Purchase / Refinance of Real Estate
- b) 70% Max Financing
- c) WSJ Prime / LIBOR / T-Bill
- d) Variable and Fix Rates
- e) Debt to Assets Ratio 50% (if higher we can use the FSA Program)
- f) 3 to-30 year Terms / 25-30 Years Amortization
- g) Recourse
- h) Min Loan Amount \$200,000 for Purchase or Refinance of Real Est

### AGRICULTURAL INVESTOR LOAN PROGRAM

*Companies/Entities that pool funds from individuals, or other resources, with the goal of acquiring agricultural real estate and leasing the property out for a constant return to Investors or Individuals/Entities with a majority of assets in non-agricultural investments*

- a) Purchase or Refinance of Farm Real Estate
- b) Lines of Credit to Purchase Additional Farms secured by Free and Clear Farms
- c) Maximum Debt to Asset ratio of 50%
- d) Current Ratio:
  - a) Cash Lease - 1.10 to 1.0
  - b) Self-Operated – 1.25 to 1.0
- e) Minimum Property DSC of 1.00 to 1.0
- f) Minimum Total DSC of 1.00 to 1.0 (after distributions)
- g) Maximum Loan to appraised market Value or cost to purchase, whichever is less of 55%
- h) Minimum Loan Amount is \$1,000,000

### AGRICULTURAL LOANS - OPERATING & EQUIPMENT

*For all Full Time Farmers*

- a) Farm Operating Loans and Equipment financing available for the Large Operators who are rolling their equipment
- b) Top tier of Operators
- c) Operating Loans can be secured by 1st Mortgage on Real Estate
- d) Debt to Assets Ratio 50% (if higher we can use the FSA Program)
- e) Up to 5 year Term on Operating Loans and Equipment Lines
- f) Min Loan Amount \$1,000,000
- g) Min Loan Amount if using the FSA Guaranteed Loan Program \$300,000

### AGRICULTURAL AGRIBUSINESS LOAN PROGRAM

*For all Ag commodity and food processing plants, dairy, beef cattle, swine, egg and broiler facilities, cold storage and distribution warehouses*

- a) Acquisitions, expansions, working capital or debt refinancing
- b) 5, 10, 15 & 20 years / Interest rate lock at application
- c) Typically Fixed Rates, Floating Rate also available
- d) Loan Amounts from \$2,500,000 to \$100,000,000

### CREDIT PACKAGE FOR AGRICULTURAL PROGRAMS:

- 1) Executive Summary
- 2) Personal Financial Statement
- 3) 3 Years of 1040's including Schedule F
- 4) 3 Years of subject 1120, 1065, Schedule F
- 5) Interim Year to Date Profit & Loss and Balance Sheet
- 6) Credit Report

## SPECIALTY PROGRAMS

### CONSUMER FINANCING PROGRAM FOR MERCHANTS

*For Medical / Retail / Home Improvement / Power Sports*

#### Consumer Side of the Program:

Loan Amounts: \$1,000 to \$30,000 (Medical max is \$20,000)  
Loan Term: 12 to 72 months  
Interest Rates: 8.99 to 19.99 APR  
Requirements: 550+ Credit Score (Power Sports 650+)  
1 year on the Job or in Same Industry  
Retired persons are eligible  
\$1,500 Minimum Gross Monthly Income  
2 year Credit History  
No open Bankruptcy / Judgment / Collection  
No Bankruptcy in the past 2 years  
No Late payments in the last 3 months  
60% or lower Debt to Income Ratio

#### Merchant Side of the Program:

Payouts: 95% to 70% Depending on Credit of Customer  
Benefits: All loans are Non-Recourse  
No Minimum required amount of financing  
Provide Link on website for Application  
**No Reserve Accounts Held**  
All funding done by ACH - 3 business days after delivery  
24/7 Access to Portal  
Additional: One time Setup Fee is \$200  
Monthly Fee is \$69.95 - unlimited

### AGRICULTURAL ADVISORY SERVICES

*For all Agriculture Related Businesses and Agricultural Banks*

- a) Cash Flow Problems / FDIC Situations with Banks being taken over / Debt Restructuring / Partner Buyouts / Government Guaranteed Lending help / Securing Disaster Loans
- b) This is done on a consulting basis
- c) Principals have over 30+ years in the Agricultural related consulting to Community Banks / Farm Dealerships / Grain Elevators / other Ag related businesses

### NOTE BUYERS (INCLUDES DISCOUNTED PAYOFF'S)

*For people looking to sell portfolio's or Equity to buy*

Dollar Amounts: \$2,500,000 to \$15,000,000  
Location: Midwest / East Coast / Texas  
Property Types: SFR Portfolio's  
Multifamily  
Office  
Retail  
Industrial  
Additional: Want concentration of properties in SFR Portfolio's  
Specific and Preferred Return

### CREDIT REPAIR SERVICES

*For people looking to repair their credit in order for them to borrow money*

Fees for Services: Fee for this service is \$499

We have helped our clients remove negative items like:

Bankruptcies	Charge Off's	Judgments
Liens	Collections	Repossessions
Foreclosures	Late Payments	