

# Have Equity in Real Estate? Solve Liquidity Problems with Cash Out Financing



## Leverage owned Real Estate to:

- Consolidate Expensive MCA Loans
- Fund Working Capital to Expand Your Business
- Purchase Business Equipment

## Program Highlights:

- 1<sup>st</sup> & 2<sup>nd</sup> Lien Positions
- No Minimum FICO
- Owner-Occupied Home OK
- Start Up Business OK

## Check Out these Recent Fundings!



### \$280K Real Estate Secured Working Capital Financing

An entrepreneur with steady income from multiple sources needed growth capital for a start-up business but did not want to dilute shareholder equity.

**Solution:** \$280,000, 60-month term loan

**Collateral:** 2nd Lien on \$2.5MM, leased, single-family home in Venice, CA behind \$1.2MM, favorably priced 1<sup>st</sup> mortgage (59% combined LTV)



### \$400K MCA Loan Refinancing & Working Capital

An optometrist with 20 years' experience owning and operating optometry and optician businesses in Los Angeles wanted to pay down expensive MCA loans and continue to expand the business.

**Solution:** \$400,000, 60-month term loan

**Collateral:** 2nd Lien on \$1.8MM, owner-occupied, single-family home behind \$670K 1<sup>st</sup> mortgage (60% CLTV) & optometry equipment

**Contact Us Today for More Information**

# MORE Recent Fundings!



## \$100K Growth Capital for Ice Distribution Company

The owner/operator of an ice distribution company in New Jersey needed capital to upgrade operating equipment and support working capital during the slow winter months.

**Solution:** \$100,000, 60-month term loan

**Collateral:** Ice Merchandisers (freezers) and 1st lien on \$320K, leased, single-family home in Saint Augustine, FL (31% LTV)



## \$125K MCA Loan Refinancing & Growth Capital

A consultant in Las Vegas with 10 years' experience as a construction project manager and in hospitality procurement needed working capital to grow his business and wanted to pay off a small, expensive MCA loan.

**Solution:** \$125,000, 48-month term loan

**Collateral:** 2nd Lien on borrower's \$625K, owner-occupied, single-family home (58% CLTV) & blanket lien on all business equipment



## \$250K MCA Loan Refinancing & Working Capital

A 40-year-old family-owned commercial glass company in Northern California took out expensive MCA loans when cash flow fell rapidly due to extreme weather events and their CPA fell behind on payment of business taxes.

**Solution:** \$250,000, 60-month term loan

**Collateral:** 2nd Lien on \$1.0MM, owner-occupied, personal residence (54% CLTV) & 1<sup>st</sup> lien on 2017 Chevrolet Silverado



## \$110K MCA Debt Relief & Working Capital

The 3<sup>rd</sup> generation owner/operator of an assisted living facility in Pennsylvania had taken out MCA loans to fund working capital and CapEx. Loan payments were consuming all of the company's cash flow.

**Solution:** \$110,000, 60-month term loan

**Collateral:** 2nd Liens on borrower's primary residence and Assisted Living Facility (54% CLTV) & 1<sup>st</sup> liens on 2 tractors and a generator

**Contact Us Today for More Information**

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