LENDING FEATURES

FOR INSURERS

PRODUCT SELLING TYPES

■ LONG TERM CARE	■ MEDICARE SUPPLEMENT	WHOLE-LIFE INSURANCE
■ TERM-LIFE INSURANCE	□ FINAL EXPE	NSE
DISABILITY INCOME	□ CRITICAL IL	LNESS
ACCIDENT PLANS	OTHER	

AGENCY USE OF FUNDS

■ GROWTH CAPITAL	ACQUISITION BOOK	■ RESTRUCTURING		
■ REFINANCING	□ TURNARO	TURNAROUNDS		
RECAPITALIZATION	□ AGENCY A	AGENCY ACQUISITION		
PARTNER BUYOUT	DEBT CONSOLIDATION	• AGENCY PERPETUATION		
■ WORKING CAPITAL	■ BRIDGE LENDING	CROSS-COLLATERALIZATION		
PROPERTY ACQUISITIONS	□ RENTAL PORTFOLIOS	INCOME GROWTHOPPORTUNITIES (IGO'S)		
□ IGO'S →	DEFERRED FIXED ANNUITIES			

CUSTOMIZED LENDING OPTIONS AND FEATURES

■ LENDING RATIO	■ 150% OF TOTAL BOOK VALUE
○ OWNER-FICO → ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■	□ 550+ / BEST RATES ARE OFFERED AT 720+
■ NO PREPAYMENT PENALTY	QUICK APPROVAL / FULL PACKAGE AVAILABILITY
■ INTEREST ONLY LOANS	□ LOAN AMOUNT- \$50,000 - \$5,000,000M
□ CUSTOMIZED LOANS	□ 3/5/7 YEARS-AMORTIZATION SCHEDULES
□ PERSONAL GUARANTEE →	■ NOT REQUIRED FOR QUALIFIED APPLICANTS
■ 1 ST POSITION LIENS	 QUALIFYING MINIMUM-\$200,000 ANNUAL REVENUE
■ BANKRUPTCIES & CHARGES OFFS CONSIDERED	 BUSINESS LONGEVITY – 2 YEARS (EXCEPTIONS MADE)
• RATES	 DETERMINED BY LOAN AMOUNT, TERM, AND CREDIT HISTORY
□ TIMING →	□ 24-48 HOURS FOR PRELIMINARY TERM SHEET

REQUIRED DOCUMENTATION

• LEGAL ENTITY		■ LOAN AMOUNT			
EXISTING BUSINESS DEBT		ANNUAL COMMISSIONS			
 OWNERS CREDIT SCORE 		■ LIST OF OFFICERS			
ADDRESS	• CITY		• STATE	ZIP CODE	
DIRIVERS'S LICENSE	■ PASSPORT		IDENTIFICATION NUMBER		
 OPERATING AGREEMENT 	■ PROOF OF E&O INSURANCE		2 YEARS FULL TAX RETURNS		
3 MONTHS-BUSINESS BANK STATEMENTS	BUSILIST	NESS DEBTOR	 DEBTOR PAYOFF SCHEDULE 		
BOOK HISTORY	• CARRIER		□ CONTRACTS		
• BUSINESS FINANCIALS	⊡ BALA	NCE SHEET	□ P&LSTATI	EMENT	
	TW	O YEARS	TWO YE	ARS	