

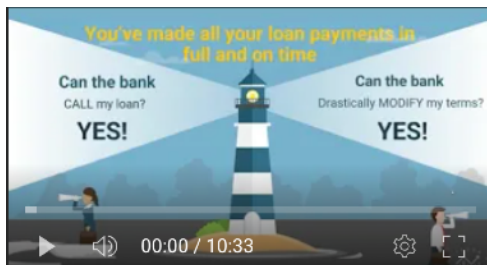
## Our Unique & Compelling Loan Value

We increase profitability 50%+ thus fully covering your loan cost.

# THE WALL STREET JOURNAL.

Videos #1 and #2 show highlighted *Wall Street Journal* articles which make very clear...

- 1) \$1.2 TRILLION (\$1,200 Billion) of commercial mortgages cannot refinance in the next 2 years based on current property values and interest rates. Over 80% of commercial mortgages are interest only loans.
- 2) PE firms see a multi-TRILLION business opportunity to replace regional banks with more expensive loans.
- 3) PE firms believe they will acquire businesses at steep discounts, as in 2008, after bank loan default.
- 4) Regional Banks under financial duress will modify their risk tolerance on business loans and continue to tighten new business loan requirements. Next page shows 13 clauses banks can use to adjust or call your loan even if you have made all of your payments in full and on time.



**YouTube** #1 Our unique SBA loan value  
New SBA loans are #1



**YouTube** # 2: WSJ articles Why Banks commercial mortgage risk is a big problem for you.

- YouTube** #3 [Why looming mortgage crisis will undermine the economy and regional banks.](#)
- YouTube** #4 [Commercial mortgage problem is bad. "Big Short" 2008 bank crisis expert](#)

**To qualify for SBA in 2024:** Avg Net income under \$6.5 million & Tangible net worth under \$20 million.

- ★ No financing surprises - terms, fees, and interest rates are government regulated
- ★ 100% financing possible for qualified business owners
- ★ Fixed maturity, No escalation clauses, No balloon payments due
- ★ Common sense underwriting, easily understood language, No early call-in provisions
- ★ Financing direct from the U.S. Small Business Administration (SBA).

Also... provide funding available from \$1MM up to \$250MM+ (not SBA)



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## 2 Scenarios to use SBA Loans to increase your income and save Money

### 1) Increase your Income with a Business Acquisition or Partner Buy-Out

(100% financing available for business expansions - up to \$10 million)

- a) You own 100% of the business and keep 100% of the profits - no longer split with a partner.
- b) Combined with our cost savings solutions, your increased cash flow covers all loan servicing costs.
- c) Request a Free copy of the 14-page PDF: "[Business Acquisition Checklist and Transition Guide](#)"

### 2) Fire your landlord and Save Money...Stop Renting and Start Owning

- a) Buy a commercial building and use those payments to build equity and appreciation, instead of paying a landlord rent. Office buildings are now selling for 20% of their 2019 value at auction.

### Many Loans Docs have problematic clauses – check yours carefully!

- 1) **Interest fluctuation clause:** the bank can alter the rate of interest as and when they change their base rate without seeking your approval.
- 2) **Early call-in provision:** Loan due and payable in the event of "default" or non-compliance with covenants
- 3) **Balloon payment:** Loan balance due under certain conditions
- 4) **Definition of default:** Lenders have different definitions for 'default' including divorce, civil or criminal offense, cross-default, i.e. when defaulting on any other loan provided by any bank or the same bank, etc.
- 5) **Disbursement Clauses:** Funds may not go to you, but instead to other parties.
- 6) **Force majeure clause:** Bank reserves the right to unfix the fixed interest rates for your loan in the event of any unforeseen economic conditions or extraordinary circumstances.
- 7) **Reset clause:** Bank reserves the right to reset the rate to a higher level after a given time period
- 8) **Debt collection by third parties:** Borrowers get annoyed when receiving calls from loan collectors.
- 9) **Amendment clause:** Banks can change both the terms and conditions without approval of the borrower.
- 10) **Insecurity clause:** Lender can accelerate payment of a debt, demand additional collateral, or halt future advances if the lender believes that the debt cannot be paid in accordance with the agreement terms.
- 11) **Confession of Judgment Clause:** Gives the bank permission, in a loan default, to file a judgment against the business and any other individual guarantors in the loan agreement without filing a lawsuit.
- 12) **Income or Debt Service Coverage Ratio Covenant:** Sets cash flow requirements such as ratio of income to debt payments which must be maintained by the business throughout the term of the loan.
- 13) **Real estate loan-to-value provisions:** Potentially disastrous in a declining market.

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