



**MASSI**NETWORK

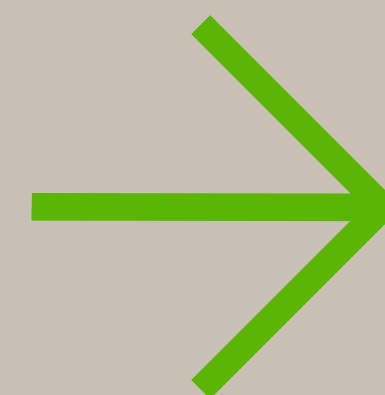
EVERYTHING IS POSSIBLE

Consultant is not a bank, lender, or registered broker-dealer, and does not provide or guarantee financing. Consultant acts solely as an independent advisor and introducer.

# MASSI NETWORK GROUP PRIVATE LENDING DIV

At Massi Network Group , our mission is to ensure that every client gets approved. We explore every possible avenue to make it happen. Over time, our network has proven that more than 90% of our clients successfully secure the financial resources they need for their businesses.

Thank you for trusting us!







# WHAT WE CAN DO



## Business Line of Credit

Get revolving funds when you need it and only pay interest on what you draw.

### Loan Amount

\$10K – \$500K

### Speed

As fast as 24hrs

### Interest Rate

7-25%

## Account Receivable Financing

Obtain immediate cash flow by selling your purchase orders or receivables, allowing you to resume normal business operations without delay.

### Loan Amount

\$100K – \$10M

### Speed

As fast as 24hrs

### Interest Rate

As low As 3%

## Short Term Loan

Utilize to handle unforeseen expenses, navigate through a financial downturn, fund a brief project, or seize upon a new venture.

### Loan Amount

\$5K – \$500K

### Speed

As fast as same day

### Interest Rate

7-25%

## Real Estate Financing

Secure funding for real estate ventures with flexible financing options tailored to your specific needs.

### Loan Amount

\$150K – \$200M

### Speed

As fast as 2 weeks

### Interest Rate

As low as 6%

## Business Term Loan

A term loan offers a fixed sum of money that is repaid in scheduled installments over a predetermined period, commonly referred to as the loan term.

### Loan Amount

\$25K – \$20M

### Speed

As fast as 2 days

### Interest Rate

6-27%

## Working Capital

Obtain the funding your business needs with extra working capital, designed to provide the necessary funds for day-to-day operations, expansion, or unforeseen expenses.

### Loan Amount

\$5K – \$10M

### Speed

As soon as 24hrs

### Factor Rate

1.10-1.36

## SBA Loan

Apply for various types of SBA loans, including the SBA 7a, 504, or Express Loan, to fulfill your business financing needs.

### Loan Amount

Up to \$5M

### Speed

1-3 months

### Interest Rate

Prime+

## Invoice Financing

Access immediate funds by leveraging your outstanding invoices. Manage cash flow efficiently and meet your business needs with this flexible financing solution.

### Loan Amount

\$50K – \$10M

### Speed

As fast as same day

### Interest Rate

7-25%

## Equipment Financing

Obtain equipment financing for all your business needs, with options available for various industries and a wide variety of items.

### Loan Amount

\$5K – \$5M

### Speed

As fast as 2 days

### Interest Rate

As low as 4.59%

## Licensed Business Professional

Whether you are a licensed accountant, lawyer, architect, or another licensed professional, this financing option can assist you in managing expenses, expanding your practice, or seizing new business opportunities.

### Loan Amount

\$10K – \$2M

### Speed

As fast as 24hrs

### Interest Rate

7-25%

## Business Cash Advance

A cash advance provides businesses with expedited access to funds by borrowing against their anticipated revenue. The borrowed amount is subsequently repaid through a fixed daily percentage.

### Loan Amount

\$5K – \$20M

### Speed

As soon as 24hrs

### Factor Rate

1.10 – 1.39

## Bad Credit Business Loans

Bad credit business loans provide funding to businesses with less-than-ideal credit histories, helping them overcome financial challenges and pursue growth opportunities.

### Loan Amount

\$5K – \$20M

### Speed

As soon as 24hrs

### Interest Rate

As low as 18%



# LEASE WITH PURCHASE OPTION

## HOW IT WORKS

The lease with purchase option allows your customer to acquire a property (commercial or residential) without having to meet traditional underwriting standards or bank requirements. This is not a traditional mortgage; it is a program where the customer leases the real estate and has an option to buy it.

## WHY WOULD YOU DO A LEASE WITH PURCHASE OPTION?

- ✦ A Lease with purchase agreement can be an excellent option if you're wanting to buy a property for personal use or investment but aren't quite ready to get a traditional mortgage
- ✦ Lease payments are 100% tax-deductible "for businesses" versus mortgage payments "only interest is tax-deductible"
- ✦ Approximately time to close is expected to be between 3-5 weeks
- ✦ Purchase option price is fixed from the beginning of the lease

## TERMS

STRUCTURE:	2 agreements "Lease agreement and purchase option contract"
PROPERTY LOCATION:	United States
PROPERTY TYPES:	Commercial, Residential, Industrial, Vacant Land, etc.
LOAN SIZE:	Ranges between \$300,000 to 5MM.
SECURITY DEPOSIT:	Residential Up to 75% LTV (note* this is <u>not</u> a loan), Commercial 70% LTV "with some exceptions"
TERM:	2- 7 years.
AMORTIZATION:	Up to 30 years.
PREPAYMENT:	Varies, however 2 years minimum lease payments made is standard "with some exceptions"
LEASE RATE:	Subject to market conditions,
CREDIT SCORE:	No minimum required.
Triple Net Lease:	Lessee agrees to pay all the expenses for the property, including taxes, insurance, HOA maintenance. These expenses are in addition to the cost of lease payments and utilities

# MORTGAGE AND BRIDGE LOANS "HARD MONEY"

Loan Types: Purchase, Cash out, & Refinance  
Timing to Close: 2-4 Weeks  
Loan Size: \$300,000 – \$5,000,000  
LTV: Up to 70%  
Rate: Subject to market conditions  
Lender's Origination: 3%  
Term: 2-30 years  
Prepayment: 12 Months Minimum Earned Interest  
Deposits: None required for approval  
Asset Classes: Commercial, Residential, Industrial, others on case-by-case basis  
Markets: Nationwide with a focus on Metropolitan areas

# FIX AND FLIP FOR REAL ESTATE INVESTORS

We offer fix and flip loans for commercial and residential properties, up to a maximum 75% of the renovated value. We will fund rehab projects provided you have the experience to complete the project.

Loan Types: "Interest only": Construction (including Ground-up), and Renovation/Value-Add  
Timing to Close: 2-4 Weeks  
Loan Size: \$300,000 – \$2,000,000  
LTC & ARV: Up to 75%  
Rate: 1-1.5% monthly  
Origination Fee: Start at 3%  
Term: 1-3 years  
Prepayment: 6 Months Minimum Earned Interest  
Deposits: None required for approval  
Asset Classes: Commercial, Residential, Industrial, others on case-by-case basis  
Markets: Nationwide with a focus on Metropolitan areas



# Sale-leaseback with Purchase Option

## HOW IT WORKS

**CASH OUT:** Sale Leaseback or rent back, is a transaction in which the seller sells the property and then leases back the property from us with a buyback option. This is not a conventional mortgage.

## WHY WOULD YOU DO A SALE-LEASEBACK?

- ✦ In a sale-leaseback, sellers can convert illiquid assets into cash while still retaining use of the property
- ✦ Lease payments are 100% tax-deductible versus mortgage payments are only tax-deductible the interest
- ✦ Free up capital invested in a real estate asset to finance business expansion, reduce debt, or return cash to investors
- ✦ Continue occupying the property
- ✦ By doing this, the property owner can get both the cash and use of the asset it needs to operate business
- ✦ Approximately time to close is expected to be between 3-5 weeks
- ✦ Purchase option price is fixed from the beginning of the lease

## TERMS

STRUCTURE:	Two separate agreements, one for the lease agreement and the other one for the buy-back option
PROPERTY LOCATION:	United States
PROPERTY TYPES:	Commercial, Residential, Industrial, Vacant Land, etc.
LOAN SIZE:	Ranges between \$300,000 to 5MM
Security Deposit:	Residential Up to 75% LTV, Commercial 70% LTV “with some exceptions” *Note: None of these two options are considered loans.
TERM:	2- 7 years
AMORTIZATION:	Up to 30 years
PREPAYMENT:	No prepayment penalty after 2 years “with some exceptions”
RATE:	Subject to market conditions
CREDIT SCORE:	No minimum required
Triple Net Lease:	Lessee agrees to pay all the expenses for the property, including taxes, insurance, HOA, and maintenance. These expenses are in addition to the cost of lease payments and utilities





# CONSTRUCTION MATERIALS LOANS

## Construction Materials & Labor Line of Credit

Construction Materials and Labor Line of Credit for Eligible Commercial Contracts

**\*\*Commercial Projects, Government Contracts, Military Contracts\*\***

For General Contractors and Sub-Contractors

### Terms and Rate:

Amount – up to \$3,000,000

Rate – starts at 2.5% per month

Term – up to 90-120 days term

Origination – 1.5% - 2.5%

### Guidelines:

Time in Business – 1 Year

Minimum Annual Sales Requirement - \$2,000,000

Minimum Ownership Interest – 51%

Credit – 600

### Documents Required:

Application

2023 Business Tax Return

2023 and 2024 & Loss Statement and Balance Sheet

2025 YTD Profit & Loss Statement and Balance Sheet

Debt Schedule

AR Aging Report

AP Aging Report

Last 6 Months of Bank Statements

Contract(s) – (that you would like to include for financing)





# SAME DAY APPROVALS

# LUXURY LOANS

NO PREPAYMENT PENALTY | NO MINIMUM FICO REQUIRED | OK WITH REPO AND PAST BANKRUPTCY

SAME DAY APPROVALS  
WE WORK WITH CUSTOMERS WHO HAVE DIFFICULTY OBTAINING FUNDS FROM TRADITIONAL SOURCES EITHER BECAUSE OF POOR CREDIT HISTORY, BANKS OPERATE SLOW OR IT’S JUST TOO BURDENSOME TO DEAL WITH. AT ALLY WE ARE DIRECT LENDERS, AND OUR TEAM OF FINANCE EXPERTS CAN ASSURE A SMOOTH AND SIMPLE PROCESS. TAKE A LOOK AT SOME OF THE ASSETS WE FINANCE AND GET STARTED TODAY.  
COMMISION  
CUSTOMER LOCATION:  
REQUIREMENTS FOR APPROVAL:  
CREDIT APPLICATION INVOICE FROM DEALER SPECS SHEET AND PICTURES OF THE ASSET  
WHAT IS REQUIRED FOR FUNDING?

WE FINANCE DEALS IN ALL CONTINENTAL USA  
WIRE CONFIRMATION OF FULL DOWN PAYMENT “TO DEALER OR FINANCE COMPANY” PHYSICAL DAMAGE WITH “ALLY” AS THE LOSS PAYEE SIGNED AND NOTARIZED CONTRACT. ASSET INSPECTION  
THERE IS NO CAP ON POINTS/BROKER FEE, HOWEVER, POINTS OVER 5 AFFECT THE DOWN PAYMENT COMMISSIONS ARE CALCULATED SIMPLY: (PRICE OF THE ASSET - DOWNPAYMENT OR SECURITY DEPOSIT) X BROKER COMMISSION EXAMPLE: (\$100,000 - \$20,000) X .05 = \$80,000 X .05 = \$4,000 DEFAULT BROKER FEE IS 5 POINTS UNLESS OTHERWISE STATED ON SUBMISSION EMAIL



| NO CITIZENSHIP REQUIRED | START-UPS OK

E-MAIL THE FOLLOWING THREE ITEMS FOR APPROVAL: CREDIT APPLICATION | UNIT SPECS | DEALER’S INVOICE  
info@massinetwork.com

### YACHT GUIDELINES

DEAL SIZE: \$200,000 - \$5,000,000 YACHT  
25’ - 100’ LENGTH AGE: 10 YEARS OR NEWER  
TERM: 2 - 10 YEARS  
LTV: 50 – 75% “COLLATERAL ACCEPTED”



### AIRCRAFT GUIDELINES

DEAL SIZE: \$250,000 - \$5,000,000  
CATEGORIES: PLANES, HELICOPTERS & JETS AGE:  
DEPENDS ON CATEGORY AND & MFG TERM: 2 - 10  
YEARS LTV 50 – 75% “COLLATERAL ACCEPTED”



### EXOTIC CAR GUIDELINES

DEAL SIZE: \$100,000 - \$1,000,000  
TERM: 24 - 60 MONTHS LTV: 50 - 75%



### LIGHT TRUCK & SUV GUIDELINES

DEAL SIZE: \$80,000 OR HIGHER  
AGE: 2 YEARS OR NEWER TERM: 24  
- 60 MONTHS LTV: 50 - 80%



### RV GUIDELINES

DEAL SIZE: \$100,000 - \$1,000,000  
AGE: 6 YEARS OR NEWER TERM: 2 - 10  
YEARS LTV 50 – 75%



### LIMO AND LUXURY TRANSPORT

DEAL SIZE: \$100,000-\$500,000  
AGE: 3 YEAR OR NEWER TERM: 2 - 6  
YEARS LTV: 50 - 70%





# TRUCK LOANS ↘

## GUIDELINES

- CLASS 7 - 8 TRUCKS "SLEEPERS": 3 YRS OR NEWER (CLASSICS UP TO 5 YRS)
- CLASS 7 - 8 TRUCKS "VOCATIONAL": 6 YRS OR NEWER
- CLASS 4 - 6 TRUCKS: BRAND NEW ONLY "WITH A FEW EXCEPTIONS"
- MINIMUM RETAIL PRICE: \$100,000 - \$1,000,000
- MINIMUM DOWN 25 - 40% (CASH/TRADE/COLLATERAL)
- INVESTOR 40% DOWN (NO SOCIAL OR CREDIT NEEDED)

 1-3 HOUR APPROVALS!



## HIGHLIGHTS

- NO PREPAYMENT PENALTY
- NO FICO MINIMUM
- NO MINIMUM TIME WITH CDL
- START-UPS ARE OK
- PAST BANKRUPTCY OK

EMAIL THE FOLLOWING THREE ITEMS FOR APPROVAL



CREDIT APPLICATION

WE WILL ACCEPT ANY CREDIT APPLICATION



TRUCK SPECS

MUST INCLUDE YEAR, MAKE, MODEL, MILEAGE, VIN, ENGINE



INVOICE

MUST BE ITEMIZED

Massi Network Group allies ALLY is a direct lender to customers who have difficulty financing through traditional sources such as banks. Reasons for this could be insufficient credit, startups, bad credit, etc... Most of our deals get funded in the 30% down payment range which is generally the hardest barrier to cross for the deal to close. We do difficult deals and the customers' down payment is imperative to be in a good equity position on an asset. One of our biggest highlights is that our loans have no prepayment penalty and can be paid off at any time in the loan without future interest.

## COMMERCIAL HEAVY-DUTY GUIDELINES "CLASS 7 & 8"

Deal Size: \$100,000 - \$1,000,000 Retail Price

Engines We Don't Finance: [Maxxforce/A26](#)

Mileage Restrictions: 400,000

400,00 Miles:	3 to 4 years term 4
300,000 Miles:	to 5 years term 5 to
0 - 200,000 Miles:	7 years term

## CUSTOMER LOCATION

We finance deals in all continental USA.





#### REQUIREMENTS FOR A FULL APPROVAL

- Application "we can use your application, if you have a credit report/score please send"
- Invoice
- Spec sheet with pictures

#### OPTIONAL FOR BEST APPROVAL: "NOT REQUIRED"

- 2 years tax returns
- 3 months bank statements

#### QUESTIONS TO ASK FOR BEST APPROVAL "NOT REQUIRED"

- Credit score estimate?
- Time in business?
- CDL years?
- Bankruptcy?
- First truck purchase?
- Highest limit on credit?
- Net worth?
- Repossession?

#### WHAT IS REQUIRED FOR FUNDING?

- Wire confirmation of full down payment "to dealer or finance company"
- Insurance
- Signed and notarized contract. Original must be sent
- Truck inspection

#### COMMISSION

- There is no cap on points/broker fee, however, points over 5 affect the down payment
- Commissions are calculated simply: (price of truck - down payment or security deposit x broker commission) example: \$70,000 - \$21,000 = \$49,000 x .05 = \$2,450 broker fee
- Default broker fee is 5 points unless otherwise stated on submission email







# HEAVY FINANCIAL OPTION



## GUIDELINES

NEW OR USED EQUIPMENT HEAVY DUTY  
8 YEARS OR NEWER LIGHT DUTY 4  
YEARS OR NEWER MINIMUM 20% DOWN  
(CASH/TRADE/COLLATERAL) INVESTOR  
MINIMUM 40% DOWN (NO SOCIAL  
NEEDED) MINIMUM DEAL SIZE: \$80,000 -  
\$5,000,000

## REASONS FOR DECLINE

- REPOSESSION IN THE LAST 5
- YEARS CHILD SUPPORT
- DELINQUENCY OPEN  
BANKRUPTCY

## WHO WE ARE

Massi Network Group allies is a direct lender to customers who have difficulty financing through traditional sources such as banks. Reasons for this could be insufficient credit, start ups, bad credit, etc ... Most of our deals get funded in the 20-30% down payment range which is generally the hardest barrier to cross for the deal to close. We do difficult deals and the customers' down payment is imperative to be in a good equity position on an asset. One of our biggest highlights is that our loans have no prepayment penalty and can be paid off at any time in the loan without future interest.

## CUSTOMER LOCATION

We finance deals in all continental USA

## REQUIREMENTS FOR A FULL APPROVAL

- Application "we can use your application, if you have a credit report/score please send"
- Invoice Spec sheet with pictures

## Questions to ask for best approval "not required"

- Time in business?
- Estimated credit
- score? Highest limit on
- credit? Net worth?
- Bankruptcy Child
- support
- Repossession

## WHAT IS REQUIRED FOR FUNDING?

- Wire confirmation of full down payment "to dealer or finance
- company" Physical damage with "XXXXX" as loss payee Signed and
- notarized contract. Original must be sent Inspection
- 

## HIGHLIGHTS

- NO PREPAYMENT PENALTY
- NO FICO MINIMUM START
- UPS ARE OK PAST
- BANKRUPTCY OK



EMAIL THE FOLLOWING THREE ITEMS FOR APPROVAL



CREDIT APPLICATION  
WE WILL ACCEPT ANY  
CREDIT APPLICATION



EQUIPMENT SPECS  
MUST INCLUDE  
YEAR, MAKE, SERIAL  
MODEL, HOURS &



INVOICE  
MUST BE ITEMIZED





# GENERAL GUIDELINES

Our allies capacity: from \$1M to \$150M

Our main goal is to obtain a loan but first you must pre-qualify in our lending network (45+ preferred lenders). To proceed with your client's application, we will need some additional documentation and information:

## 1. Business Documentation:

### Business Ownership:

- i. Articles of incorporation
- ii. Annual report
- iii. Minutes or latest Board of Directors meeting (Corp)
- iv. Operating Agreement (LLC's)

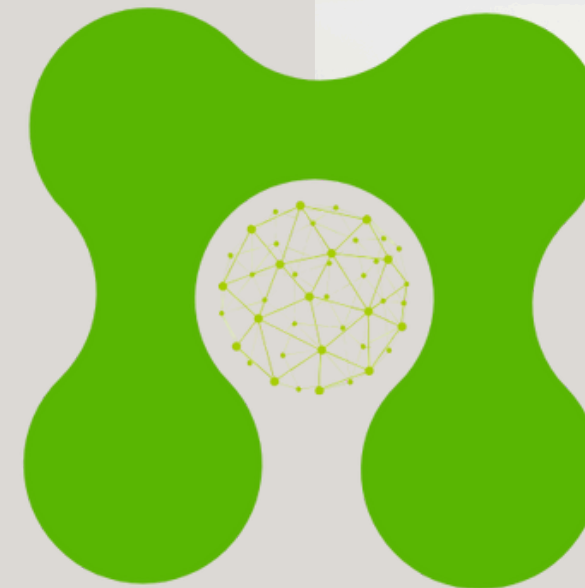
### • 2. Owners, directors, managers with 25% and up:

- i. Driver's License (front & back)
- ii. Social Security Card (front & back)
- iii. Utility Bill (legible and updated)
- iv. Second identity (Passport or debit card picture)

## 3. Financials:

- i. business & personal tax return (2021-2022-2023)
- ii. Last 8-month Financial statements
- iii. Balance sheet, P&L, Cash flow
- vi. Last 6-month Bank statements
- v. Dun & Bradstreet credit signal report

1. Owners, directors, managers with 25% and up a 3 Bureau Credit Report (detailed).





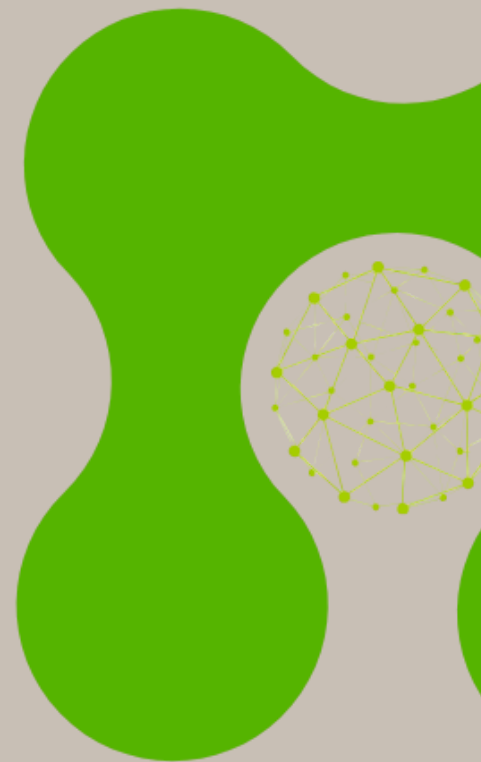
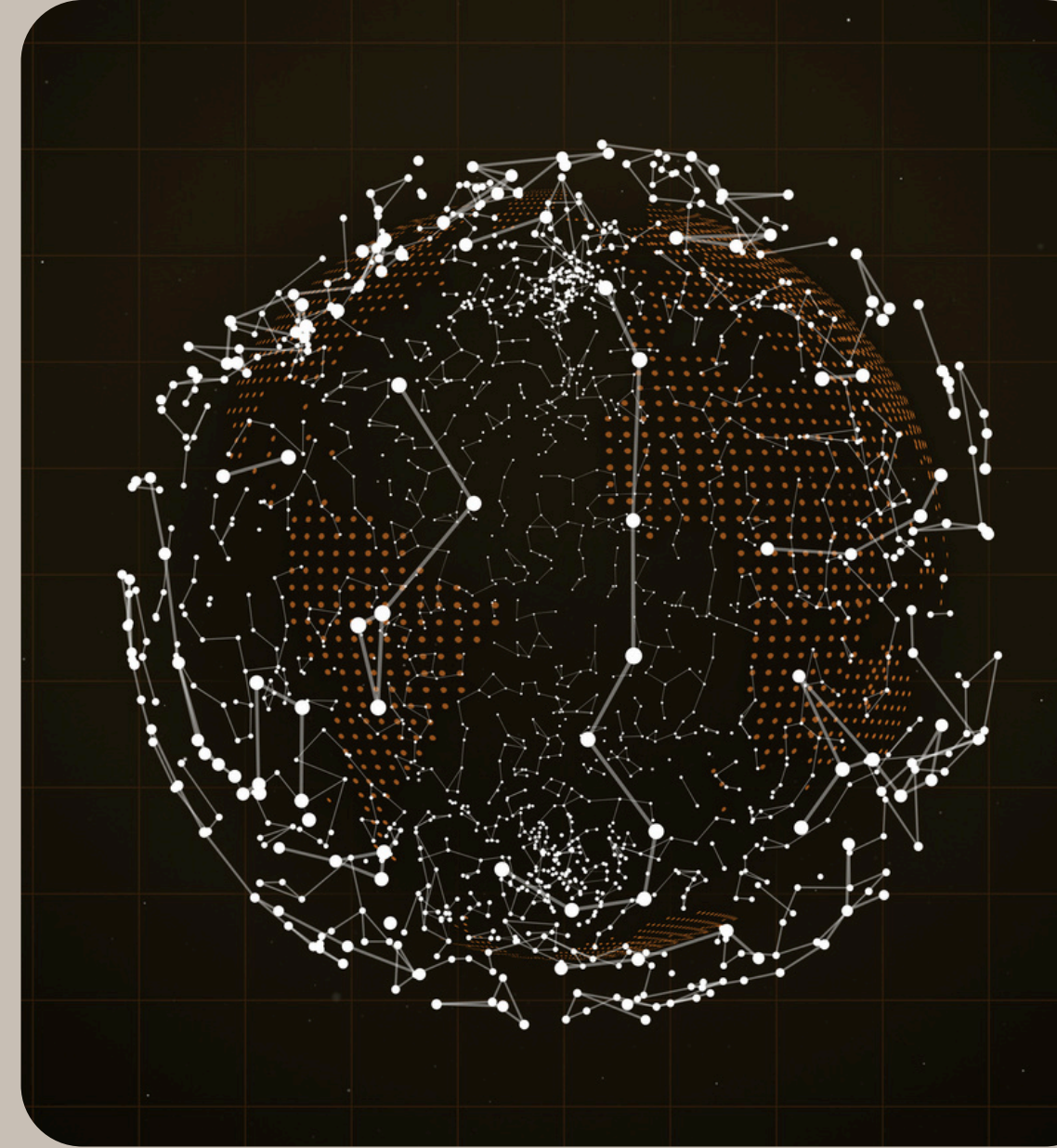
# WHAT WE NEED FROM YOU

## Secured Loan (Loan with Collateral) Requirements

- Collateral Documentation – Proof of ownership and valuation of the asset (e.g., real estate, vehicles, inventory, equipment).
- Loan Application Form – Complete application with personal and business details.
- Credit Score & History – Personal and/or business credit report.
- Financial Statements – Balance sheet, income statement, and cash flow statement (for businesses).
- Bank Statements – Last 3-12 months of personal and/or business bank statements.
- Business Plan – If applicable, detailing how the funds will be used.
- Tax Returns – Personal and/or business tax filings from the past 2-3 years.
- Debt Schedule – List of current debts and liabilities.
- Insurance on Collateral – Proof of insurance covering the pledged asset.
- Legal Documents – Business licenses, incorporation documents, partnership agreements (if applicable).

## Unsecured Loan (Loan Without Collateral) Requirements

- Loan Application Form – Completed application with personal and business details.
- Credit Score & History – Strong personal and/or business credit report.
- Proof of Income – Pay stubs, tax returns, or profit & loss statements.
- Bank Statements – Last 3-6 months of bank statements.
- Debt-to-Income Ratio (DTI) – Financial information to assess ability to repay.
- Business Financials (if applicable) – Profit & loss statements, balance sheets.
- Tax Returns – Personal and/or business tax filings from the past 2-3 years.
- Employment Verification or Business Revenue Proof – Proof of stable employment or revenue history.
- Personal or Business References – Sometimes requested by lenders.
- Co-Signer (if required) – Some lenders may ask for a guarantor with strong financials.





# OUR MISSION STATEMENT



**At Massi Network Group , our mission is to ensure that every client gets approved. We explore every possible avenue to make it happen. Over time, our network has proven that more than 90% of our clients successfully secure the financial resources they need for their businesses.**

**Thank you for trusting us!**

Consultant is not a bank, lender, or registered broker-dealer, and does not provide or guarantee financing. Consultant acts solely as an independent advisor and introducer.



## NOTES

[info@massinetwork.com](mailto:info@massinetwork.com) / [www.massinetwork.com](http://www.massinetwork.com) | 786-306-5677

DISCLOSURE STATEMENT:  
MASSI NETWORK GROUP FINANCIAL GROUP IS NOT A BANK, LENDER, OR BROKER. OUR ROLE IS SOLELY TO FACILITATE CONNECTIONS AND PROVIDE RESOURCES TO HELP CLIENTS EXPLORE AVAILABLE FINANCIAL OPTIONS. ANY FINANCIAL PRODUCTS, LOANS, OR SERVICES REFERENCED OR ACCESSED THROUGH OUR NETWORK ARE PROVIDED EXCLUSIVELY BY THIRD-PARTY BANKS, LENDERS, OR FINANCIAL INSTITUTIONS. WE DO NOT ORIGINATE, UNDERWRITE, OR GUARANTEE ANY FINANCIAL TRANSACTIONS





# MEET OUR TEAM

A business's prosperity hinges on the strength of its team. When a group works well together, it becomes a melting pot of distinct skills and knowledge. Building and sustaining a robust team requires effective communication, clearly defined roles and responsibilities, and a shared sense of purpose. These factors are crucial for success.



**JONATHAN MASSIANI**  
FOUNDER AND CEO



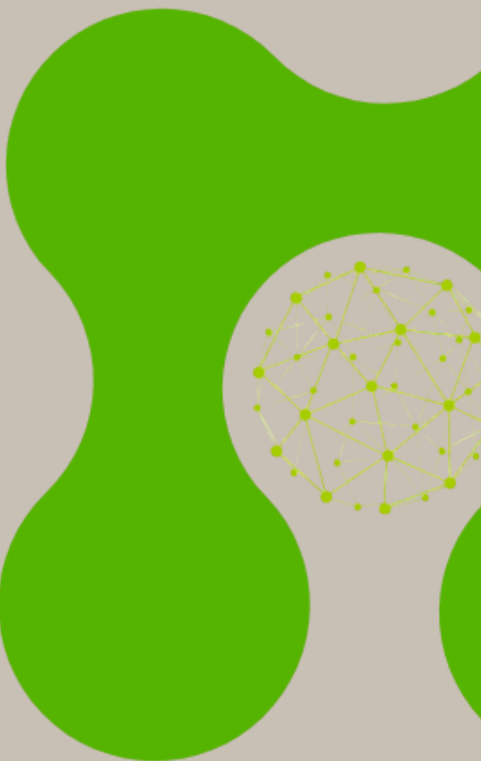
**MARIA A LUGO**  
VP

**"Proud to share that we've helped our clients secure over \$40 million in funding so far this year and counting."**

**"PLEASE ENSURE YOU REVIEW  
OUR CONSULTING AGREEMENT  
BEFORE WE INVEST FURTHER  
TIME."**

**"We have helped our clients secure over \$40 million  
so far this year."**

Consultant is not a bank, lender, or registered broker-dealer, and does not provide or guarantee financing. Consultant acts solely as an independent advisor and introducer.

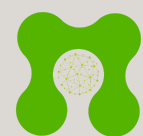






# OUR LOCATION

MIAMI / NY / TEXAS / LA / MEXICO



PHONE +17863065677

EMAIL [INFO@MASSINETWORK.COM](mailto:INFO@MASSINETWORK.COM)

ADDRESS 10450 NW 33RD ST UNIT 301, DORAL, FL 33172

WEBSITE [WWW.MASSINETWORK.COM](http://WWW.MASSINETWORK.COM)

