



South Bay Commercial Capital

A NetBranch of Commercial Capital Ltd.

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Financing Exclusively for *Medical Professionals!*

Consider using this loan to:

- Acquire a business
- Buyout a partner
- Expand your business by adding space and/or equipment
- Fund the down payment on a real estate purchase
- **Improve your cash flow by refinancing existing debt including revolving accounts.**

New Program!

Loan details you should know about:

- **Term and amortization: 10 years** (in some cases, 15-year is available) Longer amortizations available for large equipment as well.
- Loan sizes from \$100k to \$5 Million
- **Conventional Financing - NO SBA GUARANTY FEES!!**
- Interest rate: 7.50% - 8.50% APR Fixed for 5 years
- **Loan fee of 3%** to cover all costs (excludes appraisal and title fees). This is financed into the loan amount and included in the aforementioned rate.
- **NO PREPAYMENT PENALTY** – pay this loan off at any time without additional fees/interest/penalties.
- The collateral for the loan is a first position lien on all business assets.(blanket UCC lien)
- Assignment of life insurance and disability or business overhead insurance for loans over \$250,000.
- Personal guarantee of all owners. *Borrowers must have at least one full year of experience as an associate or owner.*
- **Max documentation fee: \$1,000** (this is covered with the 3%)
- Loan sizes vary and can be up to 100% of the purchase price in an acquisition as long as the practice is priced within market. Refinances can be up to 85% of the average gross revenue of the practice for the last 3 years.
- We do not require your office lease to be co-terminus with the loan term.
- Processing time: In and out in less than 30 days, barring delays due to appraisal or insurance

Our underwriters are professionally trained to keep the interest of the professional a priority. They are experienced in working with borrowers of all sizes. Thus, they can fund loans anywhere in the country! So please give us a call today to see what we can do for you.

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