

CCC USA Funding product Details

1. Nationwide Bank Partner—Expedited SBA Process for Start-Ups, Build-Out Capital, Additional Locations Less Than a Year

CCC USA relationship with this capital partner absolutely yields a process that is definitely a welcome contrast to the typical SBA process due to the following characteristics:

Expedited SBA Process Can Close in Less than 30 Days

Provided we are working with a client who is serious about the process and provides all required documents and paperwork in a timely manner, the bank can close in less than 30 days.

Application Completed by Phone—Low-Doc Process with a Strong Sense of Urgency

Clients do not need to manually complete lengthy applications, as the application is completed by phone—typically, this is a short conversation to verify documentation provided by the applicant and to verbally verify authorization to pull credit. The client completes an abbreviated 1-page Personal Financial Statement and submits a few required documents to start the process.

Loan Amount—\$60K - \$5MM Same Day Approvals—Within Hours

Criteria This bank does not have a defined set of criteria. They simply review each request holistically to ensure there are strengths to mitigate the weaknesses. If their comfort level is strong, it is possible for the client to receive an approval. For start-up requests, it is a good idea for the client(s) to have a minimum 25% contribution to the project. If the client does not satisfy this particular criterion, this would not automatically disqualify them. They should simply be strong in other areas to mitigate this weakness. **Additional Locations—1st Location Open Less than a Year** Even if a client's first store has been open less than a year, it is possible for them to receive the capital they need for their second store. As I mentioned in the **Criteria** section above—the bank will simply review each request, and if the strengths mitigate the weaknesses and the bank has a strong comfort level, the client will be in a good position to receive the required capital for its second/additional locations.

2. Securities-based Credit Line—For Your Clients Who Are Paper Rich and Cash Poor

Please find out from each client if they own any stock or other non-stock securities, as one of our products, the **Securities-based Credit Line**, is absolutely ideal for those who are paper rich and cash poor and in need of an option that closes quickly, has a low rate, and has zero credit-related red tape. The securities portfolio is the principal guarantee—no credit checks, no reporting, and no administrative delays.

When you are referring a client who owns stock, please be sure to mention this in your deal submission email, as this will definitely expedite the process. Thank you.

Not a Non-Recourse Stock Loan or Margin Loan

Before I share the highlights, it is important to clarify—our Securities-based Credit Line product is absolutely different from a non-recourse stock loan and a margin loan.

Unlike a non-recourse stock loan, securities are *never* sold to fund the line.

With regard to a margin loan, the only similarity between our securities-based credit line product and conventional margin loans is they both operate within licensed SIPC-member brokerage firms and involve the leveraging of one's securities—this is where the similarity ends.

Here are the highlights of our Securities-based Credit Line product:

- Low rates—average is 1.4% - 5.5% depending on amount
- LTV—65% - 97%, dictated by volatility
- Minimum initial portfolio value: \$50K (\$155K preferred for best rates/terms)
- No PG required
- Fully licensed and regulated U.S.-based lender
- Insured—SIPC-insured brokerage accounts; FDIC-insured cash accounts
- No transfer—securities remain in client's solely-owned account & title only
- No sale—securities are never sold to fund the line. Client retains full control
- Freedom to trade in account even while credit line is active
- Funding in 10-14 days standard—no credit-related red tape
- No account management fee

Virtually every securities-based loan program out there, and there aren't many, requires that a client pay an annual account management fee that is between 2%-3% of the entire portfolio value. Our capital partner charges absolutely nothing—zero.

- One rate—no sliding scale

No matter how little the client draws from its credit line, they will pay one rate. Most have a sliding scale—if you draw less, the rate rises. This is not the case with our securities-based credit line product.

Deal Sources

Yacht Dealerships Exotic Car Dealerships
Luxury Commercial Real Estate Firms

3. Working Capital—\$5K - \$500K in as few as 1-3 Days

This particular product is based on the client's monthly income. Focuses more on the cash flow than the credit score—can have a credit score of 500. Like to aim for at least 1 year in business and \$150,000 annual revenue (can still help if the client has been in business for at least 3 months).

Top Industries

Restaurants
Furniture Stores
Auto Care
Grocery Stores
Doctor's Offices
Florists
Apparel
Gas Stations
Pharmacies
Dry Cleaners HVAC/Plumbers
Pet Care

4. ***The SBA Alternative for Start-Ups, Start-Up Franchisees, Restaurant Owners, One-Man Operations, etc.***

If you come across small business owners, franchisees, etc., who are unable to obtain much-needed capital through other sources due to the following reasons:

1. Challenged Credit/No Credit History
2. Amount Needed is Less Than Lender's Minimum Loan Amount
3. Restaurant
4. One-Man Operation—Does Not Satisfy Minimum Employee Requirements...

We have an SBA alternative for those who cannot secure the capital they need due to their start-up nature, zero industry experience, not meeting the minimum loan requirement, minimum employee requirements, challenged credit, etc.

Our product is specifically for those with unique financing needs that are not satisfied by traditional lending institutions and creative financing sources/options as a result of the aforementioned characteristics.

Highlights

- Loan size—\$50K - \$500K (can go lower than \$50K if needed—lowest is \$25K)
- Franchisees *do not* need any industry experience at all to qualify
- Fast funding—can receive the capital they need 15 days from receipt of all required documents/paperwork
- No minimum credit requirements
- Terms: 36 months, 48 months, and 60 months (no Prepayment Penalty)
- PG required (the more guarantors, the better)

5. Owner-Operator Financing—Truck Financing Solutions

This product is ideal for truck drivers in need of capital.

Guidelines

- Can Have Required Capital in 7 – 14 Days
- Any Credit Score
- Minimum 25% Down (Cash and/or Trade)
- \$10,000 - \$40,000 Net to Dealer
- 2006 or Newer Class 8 Tractors
- 2008 or Newer Reefer Trailers

Non-Starters—Current BK, Child Support Collection, Auto Repo/Charge-Off, Tax Liens > \$10K, Mileage > 750,000, No Funding in WI

6. Short-Term Real Estate-Backed Loans

- Renovation, Rehab, and Construction Capital
- For real estate investors (fix and flips, short sale, and foreclosure purchases), developers, and contractors with sound exit strategies
- Acquisition Financing, Distressed Construction, Short Sales, Bank-Foreclosed Residential Property Purchase, Rehab and Flip
- Can close in as few as 10 days due to underwriting and documentation processes that are more streamlined than conventional lenders.
- Bankruptcy/Bad Credit is okay
- Term—12 months
- Rate—12% (interest only), no prepayment penalty
- Amount—\$50K - \$2MM+
- LTV—up to 80% of the as-is value or the purchase price, whichever is greater
- Collateral—Non-owner occupied real estate

We have several products available for real estate investors—simply run your deals by me, and if they are viable, we can help your investor clients secure the capital they need.

7. Contract Financing/Monetization

One of our capital partners can monetize service/usage agreement contracts by converting future revenue from multi-year contracts into cash now for the client. Client's customer must be an investment grade company. To clarify—customers/end-users with a Standard & Poors bond rating of BBB or better are adjudged investment grade.

For example, there is a gentleman who provides IT services, and he has a \$10MM 5-yr service contract with his client, an investment grade company. Through contract monetization, this IT service provider will not need to wait 10 years to collect the \$10MM, as our partner can convert that future revenue into cash now.

To give you an idea of how lucrative this type of financing is, and the referral fees you can receive for contract finance deals, we will use the example above.

We are paid 1% - 2% for contract finance deals, and let's say we received 1% for this particular deal; therefore, we received \$100,000 for this deal. Because we pay you 50% of our fee received for every deal you refer that results in a closed transaction, we would pay you a \$50,000 referral fee for this deal.

Contract Financing Deal Sources

1. Investment Bankers
2. Commercial Loan Officers
3. Merchant Bankers
4. CPAs
5. Venture Capital Firms
6. Private Equity Groups...

Due to the nature of their business, clients usually reach out to the above sources first when they need capital. Some of these clients who need capital, have contracts, or are in the process of negotiating contracts, with credit worthy end users.

If you know such professionals or wish to pursue/advertise for contract deals, simply ask if they have any clients who have contracts with investment grade end users.

Ideal Contract Finance Prospects

Any of the following who have multi-year contracts or are in the process of negotiating contracts with investment grade end users, and are in need of capital, are perfect for contract financing:

1. Vendors
2. Manufacturers
3. IT Consultants
4. Any service provider companies

Contract minimum \$1MM, no max. If the contract is with a municipality—minimum is \$100K and must have an equipment or software component.

8. Unsecured Funding Solutions

Truly Unsecured Business Lines

Business Credit Cards— true Business Credit Cards that are not reported on the personal credit profile, only the business credit profile.

Up to \$250,000

- NO collateral required.
- NO financials required - in most circumstances.
- All Consultants are FICO® Pro Certified.
- Minimum current FICO® scores of 720+ are great, but we have

funded many clients with FICO® scores as low as 660.

- No recent derogatory marks and no major derogatory items.
- At least 5 years of Credit History is preferred.
- Start-Up Businesses are ok
- Credit Partners (business partner, spouse, friend, or family member) can be used to qualify also.

9. Equipment Leasing—\$3k to \$20MM

We have equipment leasing capital partners who specialize in C and D credit qualities—leasing agents and other leasing companies are excellent lead sources for clients who did not qualify due to poor credit.

Our partners can provide leasing for any industry including Mining and Aviation.

10. Purchase Order Financing

PO Financing is incredibly instrumental to start-up and established companies that have received a large order from a credit worthy end customer and lack the capital to fulfill it.

Minimum is \$500,000—no max. No construction deals

P.O. Financing Candidates

1.Manufacturers 2.Importers 3.Exporters

11. A/R Financing/Factoring

Factoring is a financial transaction whereby the Factor (capital source) purchases the client's A/R at a discount in exchange for immediate cash to the client.

For example, let's say a company has an A/R balance of \$500,000—the Factor will typically advance 70% - 80% (sometimes 90%) of the face value of the invoice to the client. Therefore, with 70% advanced, the client would receive \$350,000. The client will receive the remainder minus the Factor's fee after the account debtor pays the invoice to the Factor.

12. A/R Portfolio Acquisitions

Our partners can assist banks by purchasing their A/R portfolios allowing them to improve liquidity and/or reserve requirements.

Can liquidate a bank's distressed accounts receivable due to work-out customers' loan balances being supported by a borrowing base of A/R.

Can help independent finance or factoring companies who have portfolios of accounts receivable financing customers and the resulting capital limitations are affecting their ability to grow their portfolio.

13. Sports Signing Bonus Cash Outs

We have a capital partner who will cash out sports signing bonuses (except NBA).

Deal Sources

Sports Management Companies
Agents

14. Annuity Liquidation

Very helpful to annuitants who desperately need to liquidate their annuity to avoid high surrender charges, modify existing portfolio, or satisfy urgent, unforeseen financial needs.

Can also cash out Structured Settlements, Lottery, and Slot Prizes.

Deal Source

Naturally, the perfect source for these leads is insurance agents.

15. Consumer Financing—Poor Credit is Okay

Needless to say, this product is ideal for merchants who would like to offer financing to their customers.

Can finance credit scores from 550 and up; therefore, this is an excellent product for all companies even if they currently provide financing because they can now add this product and approve past and current applicants with the lower credit scores.

Highlights

- Loan Amounts from \$1K - \$100K
- 100% Funding to the Merchant—**No Discounts**
- Up to 8 Lenders Process Each Application
- Terms from 12 to 84 Months
- Rates as Low as 5.99%
- Challenged Credit Scores as Low as 550

Perfect Prospects

Medical

Hospitals—can work with their billing companies, can buy their contracts

Surgical Centers

Dentistry

Cosmetic Surgery

Med Spas

Education

Culinary School

Traditional Private Tutoring

Coaching/Seminars Memberships

Dating

Weight Loss

Vacation/Travel

Children's Camps

Clubs

Delivered Products Medical Equipment

Fitness Equipment Water Filtration Home Improvement Windows

Roofing

Remodels Awnings

Big ticket repairs Veterinarians

Heavy Equipment Rental Jewelry

Golf Clubs, etc.