

# SPECIALTY CAPITAL GROUP, INC.

## Solutions for Finance, Capital and Equity

As an Accountant or CFP, you may have received information from us for financing to your General Business clients and Healthcare clients. This single page applies to You, the Accountant and to *your* Accounting Practice. In many states, we can provide the terms below to an Accounting Practice. This is especially ideal if you have an SBA loan.....**With our Fixed Rate Loans, we Refinance/Consolidate your Existing Debt to Increase Cash Flow and to Lower Monthly Payments. We also finance Practice and Real Estate Acquisitions.**

### To Accountants:

We provide financing to Accountants for their own accounting practices. We can provide you similar financing solutions for your own accounting practice loans as we do for Healthcare loans (see web site section titled Doctors, then Completed Transactions), with the following Conventional loans:

- **Fixed Rate Terms** – For all Refinanced Debt and 100% Financing for Acquisitions. Working Capital and LOC is offered in addition to this.
- **10 Year Terms** - Fully Amortized with No Balloon payments to refinance.
- **Refinance/Consolidation** – To lower your interest rate and payment. Our Fixed rate may be around 5% – 6.5+% depending on various factors.
- **Fixed Rate for your Office Building** – 20 to 25 years.
- **Eliminate the SBA 2<sup>nd</sup> Mortgage/Lien Against Your Home** - If you have an SBA loan, we Refinance your SBA loan to our lower Fixed Rate loan. You regain your Home Equity and your home is no longer collateral.
- **Seller Notes** - Refinanced and Eliminated, if needed.
- **Sale or Purchase of Accounting Practice** – We work closely with an Accounting Practice Broker with 20 years of experience. If you have questions about buying/selling, the process, current market conditions or anything else, we can connect you with them for a confidential discussion.
- **As always, we finance our loans directly into a bank portfolio.**

Notes: Information is as of this printing. Rates and programs can change at any time. Program is not for problem credit, problem situations or significant declining revenue. We have provided Practice, Equipment and Real Estate loans directly through our bank portfolio since 1997.

Feel free to call me any time at Office: 317-598-8655 and Cell: 317-502-8650 or e-mail at [chaboush@specialtycapitalgroup.com](mailto:chaboush@specialtycapitalgroup.com). This includes evenings and weekends if it is more convenient for you.

Thank you,  
Charlie Haboush  
Specialty Capital Group, Inc.