

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

NOTE: As an Accountant or CFP, you may have received information from us for financing to your General Business clients and Healthcare clients (enclosed for Healthcare). 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.

To Accountants:

We now provide financing to Accountants for their own accounting practices. So we can provide you similar financing solutions for your own practice loans as we do for Healthcare loans (see enclosed), with the following:

- **Fixed Rate Terms** - Usually for full 10 years.
- **10 Year Terms** - Fully Amortized with No Balloon payments to refinance.
- **Refinance/Consolidation** – For your existing debt to our lower rate. Our Fixed rate may be around 5% – 6% depending on various factors.
- **Fixed Rate for your Office Building** – For (Owner Occupied CRE).
- **Eliminate the SBA 2nd Mortgage/Lien against your home** - If you have an SBA loan, we Refinance the SBA loan to our lower rate Conventional 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. This includes evenings and weekends if it is more convenient for you.

**Thank you,
Charlie Haboush
Specialty Capital Group, Inc.**