

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

To Banks:

We invite you to contact us to discuss any quality Loan and Lease situations that do not fit your bank's portfolio. We may have a solution so that you can avoid declining the borrower without an alternative solution for them. This can often save a banking relationship.

This page is a brief summary on the types of financing solutions from Specialty Capital Group. Please contact us for current details.

We help Banks and the Bank's clients in these areas:

Leasing – We finance equipment leases starting at \$100,000. Preference in Healthcare.

- Terms may extend to 10 years.
- We fund soft costs of software, services and maintenance for the equipment.
- Payments of annual, quarterly, and step to meet budgets. Rates may be 4% - 5%.
- See web site section *General Business – Leasing to Assist Borrowers and Banks*.

Business Loans (including Equipment), Lines of Credit, Working Capital, Refinances –

- We have a variety of ways to fund purchases, projects and improvements.
- Our Refinancing and Loan/Debt Consolidation may increase their cash flow and often lower the interest rate compared to their current debt structure.

Healthcare Practice & Healthcare CRE Financing – See web site tab titled DOCTORS.

Investment Real Estate – Apartments, Storage Facilities, Strip Malls among others.

- Nearly any size of project for acquisition or development.
- Refinances to lower interest rate and improve cash flow require 80% occupancy.

Real Estate – We may provide ~4% Fixed rate depending on the borrower's situation.

- Do they have a Fixed Rate? Do they have a Balloon Note/Balance Payment due?
 - We can provide Fixed Rate loans with Full Amortization (No Balloon Note).
-

NOTE: We fund our loans directly into a bank portfolio. We do not use intermediaries or loan brokers. We provide an efficient and coordinated process and solution to all. Rates and terms will vary depending on the borrower, business/practice strength and loan portfolio.

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.

For more information, contact:
Charlie Haboush
Specialty Capital Group, Inc.
chaboush@specialtycapitalgroup.com