

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

NOTE: We can often provide similar financing solutions to CPA practices as we do for Healthcare practices (**see web site section titled Doctors**). This is especially ideal if you have an SBA loan...With our Conventional (Non-SBA) Fixed Rate Loans, we Refinance/Consolidate your Existing Debt to Increase Cash Flow and to Lower Monthly Payments and Interest Rate. We also finance Practice and Real Estate Acquisitions.

To CPAs:

We provide financing to CPAs for their own accounting practices. We can provide you similar financing solutions for your own Accounting practice loans as we do for Healthcare loans, with the following:

- **Fixed Rate Terms** – For all Refinanced Debt and for Acquisitions. Working Capital and LOC is offered in addition to this. We use Conventional (Non-SBA) loans.
- **Up to 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 3.2% – 5.0% depending on various factors. Rates change frequently.
- **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.
- **Fixed Rate for your Office Building** – 20 to 25 years.
- **Seller Notes** - Refinanced and Eliminated, if needed.
- **Sale or Purchase of Accounting Practice** – We work closely with an Accounting Practice Broker with over 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.