

# SPECIALTY CAPITAL GROUP, INC.

## Solutions for Finance, Capital and Equity

Our Solutions to Improve CPA Practices – Currently at 3.2% - 4.5% FIXED Rate

NOTE: If you have an SBA loan, our loan eliminates the SBA 2<sup>nd</sup> Mortgage on your home and home equity.

### \$990,000

#### Reduced Payment/Rate on Debt with Refinance

- ◆ Refinanced assorted Practice Loans to our **Fixed Rate 10 - year** loan of **3.85%**
- ◆ Provided a **\$300,000** Line of Credit at **4.25%**
- ◆ **This reduced their payment by \$11,418 per month. This increased cash flow to the CPA by \$11,418 per month.**

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### \$1,370,000

#### Reduced Payments/Rate on Practice and Building

- ◆ Refinanced the variable rate SBA Practice Loans to our **Fixed Rate 10 - year loan of 4.15%**
- ◆ **Eliminated 46 Payments** from Building loan, **saving \$408,000 on loan.**
- ◆ As always, we **Eliminated lien (2<sup>nd</sup> Mortgage) on their home. Borrower regains their equity.**

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### \$812,000

#### Reduced Payment, Rate and Number of Payments

- ◆ Refinanced the variable rate SBA Practice Loan and Seller Note to our **Fixed Rate loan of 4.25%**
- ◆ **Eliminated 11 Payments** from Practice loan, **saving \$94,000 vs their current loan.**
- ◆ Reduced Monthly Payment on loan, **saving another \$52,000 over the term of the loan.**

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### \$754,000

#### Reduced Payment and Rate plus Acquisition

- ◆ **Refinanced** the Practice Loans to our **Fixed Rate of 3.85%** from **current rate of 6.75%**
- ◆ Financed the **Acquisition** of 4<sup>th</sup> Practice at **3.85% Fixed.**
- ◆ **Eliminated lien (2<sup>nd</sup> Mortgage) on their home. Borrower regains their equity.**

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### \$392,000

#### Refinance to Reduce Rate on Seller & Practice Notes

- ◆ Financed **100% of Purchase Price** with our **10 - year loan of 4.25%**
- ◆ **Reduced Monthly Payment by \$4,391.**
- ◆ As always, we **Eliminated lien (2<sup>nd</sup> Mortgage) on their home. Borrower regains their equity.**

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### \$980,000

#### Reduced Payment, Rate and Number of Payments

- ◆ **Refinanced** the Practice Loans to our **Fixed Rate of 3.15%**
- ◆ **Reduced Monthly Payment by \$12,706**
- ◆ As always, we **Eliminated lien (2<sup>nd</sup> Mortgage) on their home. Borrower regains their equity**

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NOTE: Rates and terms vary depending on the borrower, practice strength, loan portfolio and the economy.