

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

Our Solutions to Improve Healthcare Practices – Currently at 3.0% - 4.5% FIXED Rate

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

\$2,744,000

Reduced Interest on Debt – Oral Surgeon

- ◆ Refinanced assorted Practice Loans to our **Fixed Rate 10 - year loan of 4.25%**
- ◆ Provided a **\$350,000 Line of Credit at 3.25%**
- ◆ This **reduced** their payment by **\$14,857 per month**. This **increased cash flow to the dentist by \$14,857 per month**.

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\$580,000

Refinanced Various Practice Loans – Dentist

- ◆ Refinanced the variable rate SBA Practice Loans to our **Fixed Rate 10 - year loan of 3.42%**
- ◆ Reduced Payment **from \$12,179 to our payment of \$5,713**
- ◆ **Monthly Savings = \$6,466**
Annual Savings = \$77,592
- ◆ **Credit Score Increased to 810** due to removal of Credit Card Debt.

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\$692,000

Reduced Payment, Rate and Number of Payments

- ◆ Refinanced the variable rate **Real Estate Loan** to our **Fixed Rate 20 - year loan of 3.39%**
- ◆ **Eliminated 27 Payments** from Building loan, **saving \$98,000 vs their current loan**.
- ◆ Plus, **Lowered their Payment by \$714 per month**. **Saves an Additional \$171,360 in payments**.

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\$894,000

Reduced Rate and Payment - Dentist

- ◆ Refinanced the Practice and Equipment Loans to a **Fixed Rate of 3.15% for 15 Years**
- ◆ Lowered Payment **from \$17,459 to our payment of \$6,225**
Monthly Savings = \$11,324
Annual Savings = \$135,888
- ◆ **Eliminated \$41,000 of Credit Card Debt**

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\$970,000

Acquisition of Ophthalmology Practice

- ◆ Financed **100% of Purchase Price** with our **10 - year loan of 5.25%**
- ◆ Provided Working Capital and **will provide Down Payment for Building Purchase**.
- ◆ **100% Financing of Purchase Price for both Practice and Building**.

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\$1,152,000

Refinance of a Veterinary Practice

- ◆ Refinanced various Practice Debt to our **10 - year loan of 3.66%**
- ◆ **Reduced Payment by \$4,935 Per Month and \$59,220 Per Year**.
- ◆ **As always, we Eliminated lien (2nd Mortgage) on their home**. Borrower regains their Home Equity.

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

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www.specialtycapitalgroup.com