

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

To Doctors:

- Our Practice or Building Refinance will put more Cash into your Savings/Checking Account.
- If you have an SBA loan, our loan eliminates the SBA 2nd Mortgage/Lien on your home and equity. You regain your Home Equity as your home is no longer collateral to your SBA loan.
- Every Dollar you Save today in your 401K/IRA Grows Exponentially over time.
- Is your Retirement Funded? Is your Child's College Tuition Funded?
- Have you viewed Refinancing your Building to a 20 year or 25 year Fixed Rate?

We help our clients achieve this by **Refinancing Existing Debt to Increase Cash Flow, Reduce Monthly Payment and Reduce Interest Rate. 15 - Year Practice loans** available in many states.

We provide the following with a Fixed Rate Conventional (NON-SBA) Loan:

- Refinance/Consolidation of Loans and Leases to our Fixed Rate loans often at 3.0% - 4.5%*.
- 100% financing of the Practice Purchase price to preserve your personal capital.
- 100% financing of the Building price may be available with a practice loan to save your cash.
- Line of Credit or Working Capital with Practice Loan.

* Rates and Terms at time of this printing. Rates and Terms change frequently in this sensitive economy.

Compare your current Monthly Payments to this table. Can we Lower Your Payment? We include Loans, Leases, Business Credit Cards, Equipment and Cash-Out (limited). These are approximate.

Your Current Debt - Loans	Our Practice Payment @ 10 Years	Our Building Payment @ 25 Years
\$300,000	\$3,128	\$1,788
\$500,000	\$5,297	\$2,618
\$700,000	\$7,486	\$3,805
\$900,000	\$10,023	\$4,893
\$1,500,000	\$16,387	\$8,944
\$3,000,000	\$33,410	\$17,888
\$5,000,000	\$55,684	\$29,814

NOTES: Payments based on rates of 4.25% - 6% and includes Loan Fee. Rates/Payments vary depending on borrower and location. **Contact us for your specific payment. Current Rates produce lower payment than shown above.**

We are not limited to a single loan type or solution. We have provided Practice, Equipment and Real Estate loans directly through our bank portfolio since 1997. See our web site for more info.

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 assist in Buying/Selling of Practices.

Feel free to call any time at Office: 317-260-6353 and Cell: 317-502-8650 or e-mail at chaboush@specialtycapitalgroup.com. This includes evenings/weekends if it is more convenient for you.

Thank you,
Charlie Haboush
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