

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

Our Solutions to Improve Healthcare Practices – *Currently at 5.2% - 6.9% FIXED Rate* – No Rate Increases

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

\$2,166,000

Reduced Rate and Payment - Dentist

- ◆ Refinanced the Practice Loans to our **Fixed Rate of 3.15%** for **15 Years**
- ◆ Reduced Payment from **\$23,128** to our Payment of **\$15,114**
Monthly Savings = \$8,014
Annual Savings = \$96,168
- ◆ Eliminated **\$62,000** of Credit Card Debt

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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, **Reduced their Payment by \$714 per month.** Saves an **Additional \$171,360** in payments.

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\$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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\$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 Building Purchase Price.**

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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 can change depending on date, borrower, practice strength and the economy.