

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

To Attorneys:

We give you similar financing solutions for your Practice and Real Estate loans/debt as we do for CPA loans, with the following. 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, Lower Interest Rate and to Lower Monthly Payments. We also finance Practice and Real Estate Acquisitions – **often at 100% of the Purchase Price**. Our process is rather simple and efficient, especially if compared to an SBA process.

- **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 - 15 Year Terms** - Fully Amortized with No Balloon payments to refinance.
- **Refinance and Consolidation** – To lower your interest rate and payment. Our Fixed rate may be around 5.5% – 8% depending on various factors.
- **Eliminate the SBA 2nd Mortgage/Lien against your Home and your Home Equity** - If you have an SBA loan, we Refinance the SBA loan to our lower fixed rate Conventional loan. You then regain your Home Equity and your home is no longer collateral.
- **Fixed Rate for Buildings** – Up to 25 year term and amortizations, 100% financing.
- **Seller Notes** - Refinanced and Eliminated, if needed.
- **As always, we finance our loans directly into our bank portfolio.**

Notes: Information is as of this printing. Rates and programs can change at any time. Program is not for bankruptcies, problem credit, problem situations or declining revenue. We have provided Practice, Equipment and Real Estate loans directly through our bank portfolio since 1997.

Feel free to call any time at Office: 317-260-6353 or Email at chaboush@specialtycapitalgroup.com. This includes evenings/weekends if it is more convenient for you. Quickest reply is through Email.

Thank you,
Charlie Haboush
Specialty Capital Group, Inc.