

SPECIALTY CAPITAL GROUP, INC.

Solutions for Finance, Capital and Equity

To Doctors:

- Our Practice and or Building Refinance immediately lowers your payment **and** increases your cash, every month.
- 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.
- Immediate and simple improvement versus waiting for the return from your payments on Equipment (an Expense) or from the production of an Associate (an Expense).

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

- Refinance/Consolidation of Loans and Leases to our Fixed Rate loans now at 5.2% - 7.2%*.
- 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 10 Year or 15 Year Practice Loan.

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 @ 15 Years	Our Building Payment @ 25 Years
\$900,000	\$7,594	\$5,798
\$1,000,000	\$8,438	\$6,443
\$1,200,000	\$10,126	\$7,731
\$1,400,000	\$11,814	\$9,020
\$1,600,000	\$13,501	\$10,308
\$2,000,000	\$16,877	\$12,886
\$2,500,000	\$21,096	\$16,107
\$3,500,000	\$29,534	\$22,050
\$4,000,000	\$33,754	\$25,772
\$5,000,000	\$42,192	\$32,215

NOTES: Payments based on FIXED rates of ~6%. Borrower's credit and financial position determines a lower or higher rate. Any loan fee is always financed as well – no "out of pocket" costs. *Rates/Payments vary depending on date, borrower situation and location. Contact us for your specific payment. Rates and Terms are at time of printing and will change in this sensitive economy (until loan approval). Program is not for current/past problem credit, problem situations or declining revenue.

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.

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.

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