

Who we are

Capital markets experts specializing in the SBA 7(a) Loan Program
Offering business loans secured by commercial real estate throughout the continental U.S.

Use of proceeds

Owner-user commercial real estate acquisition
Debts refinance (terming out loans, lines, credit cards, mortgages)
Construction and renovations
Business acquisition / partner buyout
Purchase of machinery & equipment, furniture and fixtures
Working capital / Expansion / Start-up

Loan terms

- **Loan Size** \$250M - \$2MM
- **Collateral** 1st lien on commercial real estate & 1st available on other business assets
- **Prepayment** Three years (5, 3 and 1%)
- **Rate** Wall Street Journal Prime + Spread (typically 1.5% - 2.75%)
- **Maturity** Up to 25 years, fully amortizing
- **LTV** Up to 130% - Higher LTVs for medical professionals and general office space
- **SBA Fee** Currently waived under Federal Stimulus!!! (as of May 2010)

Industries we finance

Professional offices Drycleaners Daycare centers
Physicians and veterinarians Funeral homes Fitness centers
Office condos Auto repair Hotels & motels (existing only)
Warehouse / Industrial New & used auto sales Bed & Breakfasts
Gas stations / C-stores Car washes Restaurants
Assisted living Nursing homes Liquor stores
Recreational Trucking terminals And more...

Why borrowers come to us

- Higher Loan-to-Value required – up to 90% special use / 120% multi-purpose / 130% medical
- Longer amortization desired for cash flow purposes – up to 25 years
- Need to close a loan quickly – our loan committee meets every day
- Special-use or unique property type – maybe a bowling alley, B&B or garden center
- Expanding outside of local geography – need lender with national presence
- Don't want to move banking relationship – we're purely transactional and don't want deposits or lines of credit
- Credit preventing bankable solution – tighter cash flow, trends off, leverage, storied history or borrower
- Structure not available elsewhere (i.e. construction-to-perm, equipment financing, terming out line, etc)
- Do not want loan covenants – just want to pay bills, be left alone and not worry about managing the bottom line
- Diversification of credit sources – spreading eggs into difference baskets for protection and borrowing capacity

Items needed for pre-qualification (forms available* at www.msl.com)

Purchase Agreement (if acquisition) Business tax returns for 3 years
Current P&L and Balance Sheet Business debt schedule*
Borrower personal financial statement* Credit report authorization* or current report
Borrower most current personal tax return Brief summary of the transaction / collateral

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