

## PPC LOAN Advisory Program Overview

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### Loan Purpose

#### FINANCING AVAILABLE FOR:

- Acquisitions
- Mergers
- Equity Purchases
- Buy-Ins/Buy-Outs
- Succession Plans (this can include multiple loans for a phased approach)
- Refinance/Business Debt Consolidation
- Working Capital (*provided in conjunction with an above need*)
- Lines of Credit (*provided in conjunction with an above need*)

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### Loan Type/Terms

- Conventional (non-SBA) Loans
- 10-year term loans (borrower may request a shorter term if desired)
  - Fully Amortizing
  - No Balloon Payments
- Fixed Interest Rates
- Origination Fee: Up to 2% of the loan amount
- Closing Costs: \$3,500 for loans under \$1MM; \$5,000 for loans over \$1MM
- Prepayment Penalty: Borrower can personally prepay without penalty. A 2% prepayment penalty will be applied if refinanced with another lender or prepaid based on the sale of the Borrower or Guarantor's assets secured as collateral for this loan.

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### Amounts

- Loans: \$200,000+
- Lines of Credit: Up to \$300,000 (larger amounts can be considered)
- No down payment requirements
- Financing available for up to 100% of the Purchase Price

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### Requirements

- At least 5 years of experience as a licensed / certified investment advisor
- A personal credit score of 700 or higher
- Borrower's personal financial strength to be aligned with requested financing

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### Collateral

- UCC first lien security interest on the business. No personal assets/real estate will be secured as additional collateral.
- An assignment of Life Insurance in the amount of the loan

**\*\*\*The above details are standard for most transactions, but please note that the above is subject to change after receipt and review of the required underwriting information.**

