Rocky Mountain Capital

Two Good Reasons We Should Talk:

1. High Loan-to-Value Acquisition Finance

Selling (or buying) a business? The HIGH LTV CAPABILITIES of the lenders we work with mean smaller down payments, lower seller carry, and financing good will, regardless of collateral value.

For the buyer:

- We need just 20% down payment, or less. (Partner buyout: 0% down.)
- We're flexible in what counts as "down": home equity borrowing, 401(k) rollover, seller standby notes, and other innovative sources count for equity.

For the seller:

- Low down payments broaden the market of qualified buyers
- High loan-to-value multiplies seller's cash out at closing
- Typical seller financing is 15% or less

The key: our sources are true cash flow lenders. With good historical cash flow, credit history and management capability, **lack of collateral is not an obstacle to loan approval.**

Example:

$2.5 million business sale, with $400,000 of inventory, $600,000 of durable equipment, no real estate. $1.5 million is "good will."

A conventional lender might be able to advance **$500,000** on this deal.

Our structure: 20% buyer down payment; 10% seller note. We could fund **$1.7 million** (plus 70% of loan costs), at 10 years, Prime + 2.75%.

2. Real Estate & Expansion Financing

We'll fund 90% on owner-occupied commercial real estate.
We'll fund 100% for **expansion capital** or for **partner buy-outs.**
We go up to $14 million on real estate, **up to $5 million** on other assets.
Typical minimum loan size: $500,000

We do not pursue:, businesses with cash flow or credit problems, or startups with inexperienced owners. We don't lend on residential, investment or rental properties.

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