

Business Finance Solutions

Creating Cash Flow for Small Businesses

Fact Sheet

Using Real Estate and Equipment

Equity for Working Capital

Our real estate refinancing network will work with loans from \$100,000 to \$20 million +.

Equipment refinancing and sale / leaseback sources will refinance equipment with fair market values between \$75,000 and \$50 million.

When a business has substantial equity in real estate and equipment assets, but has had a catastrophic event or history of operating losses, it can often refinance its hard assets to provide debt restructuring and additional working capital. This type of asset finance is sometimes referred to as "hard money lending."

Leveraging hard assets for a short period (2-7 years), will often provide needed debt restructuring. When a lease is used to refinance equipment, it is known as a "sale/leaseback." Typically lenders working with real estate will loan 50-65% loan to value (LTV). Equipment can often be financed with a higher LTV.

As with other forms of financing we specialize in, it is common to provide several types of loans to optimize cash resources while reducing risk and monthly payments.



Typical Uses of Cash Obtained by Refinancing Real Estate and/or Equipment

- ◆ Refinance existing debt to reduce monthly debt repayment
- ◆ Buyout a partner or acquire a competitor
- ◆ Replenish cash after business catastrophe or significant losses
- ◆ Pay IRS and other tax obligations
- ◆ Have working capital for large new opportunity



For More Information
Leslie Thacker leslie@lesliethacker.com
Sam Thacker sam@lesliethacker.com
Business Finance Solutions
Toll Free: 800.492.8842
Fax: 512.597.0781
www.lesliethacker.com

