
Commercial Loans

Xpress Capital offers an array of commercial financing products designed to allow you or your client's access to an array of funding options to meet your objectives. **We offer small balance commercial real estate loans; SBA loans for working capital, real estate, and equipment; as well as large commercial project financing solutions including debt & equity and off-balance sheet real estate financing arrangements.**

Please complete the attached business application or contact us directly to discuss your specific needs, call 866-977- 2271 or sales@xpresscapital.com

Xpress Capital EZ-Loan Program

As a busy small business owner, you want a reliable, quick, and affordable loan program tailored to the specific needs of today's challenging business environment. Our EZ-Loan program has been designed with you in mind. We offer stated and fully documented small balance commercial real estate loans that are exactly what you are looking for!

EZ-Loan Highlights:

- Loan amounts from \$100k to \$2MM
- Same-day loan proposals
- Closings in under 30 days
- Simple loan process
- Common sense underwriting approach
- Fixed rates up to 30 years, fully amortized (no balloon payments)
- Unrestricted cash out up to 90% of property value
- Acquire property for as little as 10% down!!!
- No tax return & no income verification programs available!
- Credit Scores (FICO) as low as 600
- Fully assumable subordinate financing

Most Property Types Considered Including:

- Gas Stations
- Automotive Repair
- Warehouse
- Multifamily
- Mixed Use
- Light Industrial
- Restaurant
- Self Storage

Xpress Capital Platinum Access Programs

Our Platinum Access programs have been designed to provide well qualified clients access to the capital markets that is generally reserved for only large corporations and the nation's top real estate developers and business investors. DCC has arranged two core advanced funding vehicles to accomplish this - Synthetic Commercial Paper (TARN) and Real Estate Sale Leaseback.

Synthetic Commercial Paper (TARN)

- Bond financing for projects from \$5MM - No loan limits currently
- Lower interest than conventional or conduit financing
- Variable & fixed rate options
- Fifty (50) year term & up to 40 year amortization
- Optional prepayment WITHOUT penalty
- Combined construction & permanent financing
- Fully assumable
- Greater cash distributions
- Sinking fund option
- No-cost access to accumulated equity (no refinance needed)
- Low-cost access to appreciated equity (no refinance needed)
- Debt service paid QUARTERLY and in arrears
- No balloon payment provision
- Non-real estate projects can be funded

Real Estate Sale Leaseback

- Real Estate Sale Leaseback
- Funding for projects from \$2MM to \$100MM
- Off-balance sheet transaction
- Preserve or enhance balance sheet Debt-to-Equity leverage ratios
- Convert illiquid assets to liquid assets
- Increases borrowing capacity
- Provides for cash-out of 100% of Fair Asset Value
- Substantial tax benefits
- Build-to-Suit arrangements available
- Enjoy use of property without the headaches of real estate investment management
- Leasehold interest in building is as secure as ownership interest
- Painless due diligence cycle
- Cashed out equity can be re-invested tax free via 1031 Exchange
- Free up cash flow for profitable (non-passive) business investments

Xpress Capital Transitional Money

Our Transitional Money programs have been designed to provide Xpress Capital's clients with solutions to very special real estate acquisition and development situations. **Often, the best opportunities are the ones the bank or traditional lenders can't help you maximize.** Whether you are in a time-sensitive situation or need funding prior to project stabilization, our select programs have been designed with flexibility in mind.

Bridge Funding

- Financing for projects from \$2MM to \$50MM
- Up to 90% LTV
- DCSR as low as 1:1
- Up to 36 month terms
- Interest only payments for entire term
- Rates starting in the high 6% range
- Maximum flexibility
- Purchases of underperforming / mismanaged properties allowed
- Foreclosure purchases allowed

Private Money

- Funding for projects from \$500,000 to \$50MM
- Closings in as quick as 5-7 business days
- Up to 75% LTV
- Mezzanine funding available
- Flexible repayment
- Terms from 1-3 years

Construction-to-Permanent Project Financing

- Loan amounts from \$500,000 - \$15MM
- Up to 90% advanced against project costs
- Acquisition, development, construction, mini-perm, & perm
- Conventional & 504 loans available
- No payments during construction
- Equipment, start-up expenses, and working capital

Xpress Capital Business Lending

Our Business Lending programs offer the best-of-the-best available for small to middle market business owners for business expansions, acquisitions, start-up, fulfillment, working capital, and recapitalization. Xpress Capital's full suite of loan products is your one stop shop for all of your business financing needs!

Term Loans

- Business loans from \$250,000 - \$50MM(+)
- Both real estate & non-real estate
- Conventional and SBA 7(a) loan programs available
- Up to 100% financing for business expansion
- Up to 90% financing for business acquisitions
- Fixed and variable interest rate options
- Up to 25 year, fully amortized loans

Secured & Unsecured Revolving Credit Facilities

- Lines of credit from \$25,000 to \$10MM
- Stated Income/Stated Asset facilities up to \$350,000
- Turnaround time as fast as one week!
- After three months of positive pay history, you may be eligible for credit line increases which may improve your business's credit rating
- Unsecured lines do not show up on your personal credit report

Purchase Order Funding Facilities

- Up to 100% of costs to fill orders for creditworthy customers
- Advances made against confirmed orders or one-off sales
- Ensure timely deliveries to your customers
- Increase sales without increased bank debt or selling equity
- Pay suppliers in advance of shipping
- We coordinate the letters of credit
- Great for business owners with seasonal sales or experiencing expansion

Complete the attached loan application and fax to us at (269) 381-7920 or contact us at 1-866-977-2271 or sales@xpresscapital.com



To Apply For Financing from Xpress Capital

- Simply fax this form to (269) 381-7920

Company Information

Company Name: _____
 Contact Name & Title: _____
 Address: _____
 City, State Zip: _____
 Federal Tax ID: _____
 Business Phone: _____
 Cell Phone: _____
 Fax: _____
 Email: _____
 Owned Since: Month: _____ Year: _____
 Year Started Current Ownership: _____
 Business Type: Partnership LLC SoleProp
 S-Corp Corporation Non Profit

Bank & Trade References

Bank Reference

Bank Name: _____
 Account #: _____
 Contact: _____
 Phone: _____

Trade Reference

Trade Name: _____
 Account #: _____
 Contact: _____
 Phone: _____

Principal Owner's Information

Principal I Name: _____
 Phone #: _____ % Ownership: _____
 Social Security #: _____ Birthdate: _____
Principal II Name: _____
 Phone #: _____ % Ownership: _____
 Social Security #: _____ Birthdate: _____

Equipment

Do you have a vendor selected? Yes: No
 Vendor Name: _____
 Equipment Type: _____
 New Used
 Estimated Equipment Cost: _____
 Time Frame for Purchase: _____
 Monthly Budget for Purchase: _____

Signature: X _____
 Print Name: _____
 Title: _____

Delivery of this application bearing a facsimile signature(s) shall have the same force and effect as if the application bore an inked original signature(s). The applicant certifies that all information provided is true, correct and complete and that the account will be used solely for business and commercial purposes. The applicant, owner(s) and guarantor (if any) authorize Direct Capital Corporation or its designee(s) or assignee(s) to obtain any information it may request from any business or consumer reporting agency(ies) or other sources that provide credit reports, account history information, credit and employment history or similar information; such authorization shall extend to update renewal or credit and for reviewing or collecting the account. The applicant acknowledges that, based upon such information and other factors which may apply, Direct Capital or its assignee(s) or designee(s), in their sole discretion, may either grant or decline to grant credit. By signing above, I also wish to continue to receive updates from Direct Capital Corp. regarding our account. Information should be sent to the fax and/or email address given for the account.