

The LendingNetwork® Advantage

Alternative Financing for Your “Unbankable” Business Customers

From time to time, creditworthy business customers face common financial hurdles that may not be met by traditional banking products. With LendingNetwork from ProfitStars®, these commercial businesses can find support through creative funding strategies while financial institutions can maintain a strong relationship with the customer.

ProfitStars’ LendingNetwork offers alternative financing from a group of more than 30 of the most dedicated, responsive commercial lenders in the industry. With this program, banks and credit unions can safely and soundly retain a customer’s deposit relationship, incubate deals for a future return, and remove problem loans from the balance sheet.

Helping Clients Jump Financial Hurdles

Small or newly started businesses often face financial challenges and may need to use non-traditional financing to meet obligations. Though considered “unbankable” by traditional underwriting criteria, you can now provide funding for these clients with ProfitStars’ LendingNetwork.

Our dedicated LendingNetwork provides options for:

- Traditional, medical, and construction factoring
- Asset-based lines of credit
- Purchase order and inventory financing
- Equipment leasing
- Term debt
- Commercial real estate finance

The Benefits of Offering Alternative Financing

Don’t let potentially lucrative business walk away. With ProfitStars’ LendingNetwork, you can support your creditworthy business customers through good times and bad. LendingNetwork allows your financial institution to:

- Retain a business relationship without risk of loan losses.
- Compete for the future business of companies that do not currently meet your credit standards.
- Remove criticized, classified, or problem loans from your balance sheet.
- Enhance your financial institution’s reputation in the small business community.

How It Works

- Your financial institution simply refers businesses to the LendingNetwork if they fail to meet criteria for in-house financing or if their request requires special products.
- The LendingNetwork partners then assume the risk and provide a variety of financing options available.
- Your financial institution retains the possibility of a future credit relationship with the customer!

Expand Your Financial Institution’s Small Business Financing Options Today

For more information about ProfitStars’ LendingNetwork, contact: sales@profitstars.com or (877) 827-7101.

Sample Lending Network Fundings

Story #1 – Commercial Real Estate

- \$350,000 line request – Commercial Real Estate
- Church in rural Alabama
- 70% loan to value
- No guarantee worth noting

Story #2 – Construction

- \$500,000 line request – Collateral for Bond and A/R
- Contractor with Progress invoices
- Couldn't pay the bond premium – \$30,000
- A/R lender would be in second position

Story #3 – A/R

- \$35,000 line request – A/R Finance
- Electrical contractor
- 560 Credit Score
- 6 civil judgments against the owner

Story #4 – Equipment

- \$150,000 line request – Equipment
- Trucking company
- Losses in each of previous two years
- Cabs and trailers, used (10 years old)

Story #5 – Asset-Based Line

- \$4.5 million line request – Senior Debt, Equipment
- \$1 million in past dues on IRS installment
- 15 creditor liens to subordinate
- Owner threatening current bank with bankruptcy

Story #6 – Merchant Cash Advance

- \$50,000 request – Merchant Cash Advance
- Bar and Grill Restaurant
- 525 credit score
- Owner in the middle of Chapter 7 bankruptcy

Story #7 – Purchase Order

- \$15,000 request – Purchase Order
- Tuxedo design and manufacturing company
- Start-up company
- Only needed \$15,000, most lenders require \$50,000
- Bank did not offer PO financing