

TRUE ALLIANCE CAPITAL

Alternative Loan Options

Access flexible, non-traditional financing for businesses that may require customized underwriting, expedited approvals, or financing structures outside conventional lending parameters. Alternative loan programs can provide up to \$15 million for a broad range of business purposes, with LTV up to 85% and 10- or 25-year amortization options, depending on the collateral and transaction. Fixed-rate financing may be structured at the 5-Year Treasury plus a lender-determined spread, with prepayment terms varying by program.

General Qualifications:

- Established business with a legitimate financing purpose
- Demonstrated ability to repay the loan
- Acceptable credit history and financial strength
- Sufficient collateral to support the requested LTV
- Current financial statements and bank statements
- Business or personal assets may be considered as collateral
- Documented revenue and cash flow
- Acceptable debt-service coverage and overall leverage
- Satisfactory property or collateral valuation
- Clear business plan and use of proceeds
- Final approval subject to lender underwriting, documentation, and program requirements

To apply for our Alternative Loan Options, investors can “Book A Consultation” on our website, where we can fully discuss your loan options and next steps to qualify for a loan with True Alliance Capital. [Click here](#) to “Book A Consultation” or feel free to contact us at (704) 529-9925.