

RAINSTAR

CAPITAL GROUP

ULTIMATE LENDING GUIDE

Access Rainstar's 250+ Lenders for Equipment, Fix/Flip/Rental Real Estate, Working Capital, Commercial Real Estate and Corporate Finance to Grow Your Business and Real Estate Portfolio!

★★★
**SPECIAL
FEATURE**

Credit Lines are
all the Rage!

**NO CREDIT, NO INCOME CHECK
EQUIPMENT FINANCING IS POPULAR!**

**EXPANSION CAPITAL OPTIONS TO
SCALE YOUR BUSINESS!**

**BEST DEBT SOLUTIONS TO GROW
YOUR CRE PORTFOLIO!**

MESSAGE FROM THE CEO:

KURT NEDERVELD

*“Understanding the Options to Access
Debt to Grow your Business”*

RAINSTAR

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FINANCING FOR TRANSPORTATION

Rainstar Capital Group has developed a diversified platform of lending partners that provide equipment financing, working capital and receivables financing for clients in the transportation space.



UP TO 100% FINANCING

- ✓ Special Interest Rates/Terms for Fleet Owners
- ✓ Vehicles Can Have Up to 900K miles
- ✓ No Age Restrictions on Truck Purchases
- ✓ 10% - 50% Down Payments for New Purchases
- ✓ Start-ups OK



If we can assist you with your transportation financing need please reach out to Ervin Hughes, your Director or visit www.rainstarcapitalgroup.com/ervin

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DISCLAIMER

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MESSAGE FROM THE CEO

Understanding the Options to access Debt to Grow your Business

by: Kurt Nederveld



Capital is the lifeblood of any business. As companies grow, they need liquidity to be able to buy more inventory, pay their employees, and keep up with the ever-changing landscape of competition. The same holds true in real estate.

Real Estate Investors need debt to acquire more properties to grow their portfolio. Rainstar Capital Group helps to provide debt financing to clients that need capital to grow their companies or their real estate portfolios.

We have assembled one of the more robust debt advisory platforms which includes over 250 lenders that are private equity firms, banks, hedge funds, specialty finance firms, and fin-tech lenders.

Our lenders provide to our clients purchase order funding, accounts receivables financing, factoring, lines of credit, term loans, merchant cash advances, as well as equipment, transportation, commercial real estate and fix/flip/rental home financing.



Rainstar Capital Group provides debt financing to clients that need capital to grow their companies or their real estate portfolios



With such a diverse lending platform and so many different clients whom we have served, Rainstar has a unique view on the capital markets. One of the main focuses that our team has is providing proper education of the options available to clients.

That is what makes our platform so needed in the marketplace. If a client has been rejected by their local bank due to credit, cash flow, or collateral reasons the search for alternative financing can be a long and arduous task.

When it comes to accessing debt solutions Rainstar walks the client through what we call our “debt discovery process”. The debt discovery process looks at all the different assets of the client on how can gain leverage.

Since Rainstar can provide leverage in all these areas through its lending platform of 250 lenders, it allows us to fully explain to the client the options they have. This provides three key benefits to the client:

- 1** Allows clients to identify the lowest cost of debt available to them.
- 2** Allows clients to identify which asset they want debt against.
- 3** Allows clients to identify which financing product is the best fit for their business.



At Rainstar, we love our diverse platform because it allows us to best identify the solution that makes the most sense for the client.

We are not limited to only providing one product to a client but can offer the client multiple solutions.

As our firm continues to grow we look forward to serving more clients through a strategic advisor approach. As an advisor to our clients, we are blessed to provide them the best debt solutions in the capital markets.

One of the main focuses that our team has is providing proper education of the options available to clients.



Best Debt Options to Grow your CRE Portfolio!

The Commercial Real Estate market continues to be a viable market for private and institutional investors. The main asset classes that Rainstar Capital Group sees investors acquiring are in:

- 1. Hospitality: Flagged and Non-Flagged**
- 2. Office**
- 3. Retail**
- 4. Industrial**
- 5. Multifamily**
- 6. Self-Storage**
- 7. NNN**

Every investor, whether private or institutional, has yield or return requirements that must be met in order to justify the asset acquisition. Applying leverage allows the investor to acquire more assets by not having to put all their liquidity into one asset.

While growing their portfolio, an investor must understand the different debt options available to them. Most investors look to the capital markets for purchase, refinance, new construction, or rehab funds.

Rainstar Capital Group has lenders that service all four types of debt capital. The benefit for the client in working with Rainstar is that Rainstar can advise which product line is the best fit for the client.

The types of debt for commercial real estate that Rainstar Capital Group provides are:

Conventional

Hard Money

SBA

Bridge

CMBS

1st Lien Senior Mortgages

Agency

2nd Lien Junior Mortgages

When a time issue is in play for a purchase or refinance, many clients utilize bridge capital. Later on, they use a CMBS, Conventional, Agency, or SBA loan to replace the bridge loan in order to avoid paying higher interest rates.

Rainstar Capital Group advises its clients to analyze the best debt options and understand the speed, cost structures, and debt covenants of the debt provider for each transaction.

By utilizing a diverse lender base, the client can work with Rainstar to achieve the lowest cost of capital to solve their acquisition or refinance problem.





Expansion Capital Options to Scale your Business

Rainstar Capital Group is very active in helping companies grow and scale their businesses. When a company begins to experience increasing sales, there is a need for capital to keep up with growth.

Typically, the company needs additional capital to handle the following:

Pay Their Employees

As sales increase more employees are needed to support the business. More sales mean more products being sold or more services being provided. The business requires liquidity to have the manpower to meet the growing sales demand.

Purchase Inventory

As sales increase more inventory is needed to create the product being sold.

Operational Costs

As sales increase the need to meet demand comes with other operational costs, such as more marketing, customer service, and fulfillment.

For a growing business to meet its liquidity needs, there are many options that a business can consider to access debt capital. The main options available are the following:

⦿ **Revolving Credit Line from a Bank**

Revolving Credit lines are the most popular tool for the businesses because they provides a low interest rate and an on demand credit line that can be used when needed.

⦿ **Line of Credit from a Fin-tech Lender**

For clients that don't qualify for a bank term loan or line of credit there are lines of credit provided by Fin-tech lenders. Some Fin-tech lenders will not underwrite the client's credit score and typically provide lower dollar amounts for the credit line.

⦿ **Lines of Credit tied to Accounts Receivables**

Some clients, instead of using factoring, will use a line of credit model where they can draw from their line against their receivables. This, again, places the company in a better cash flow position.

⦿ **ABL Solution**

Lenders will lend to a growing company by tapping their equipment, accounts receivables, inventory, and at times their real estate. An asset based loan can provide a growing company with the expansion capital needed.

⦿ **Term Loan**

Many businesses use term loans such as an SBA Loan or Conventional loan to be able to access the liquidity needed. A term loan can be a good solution as it provides fixed monthly repayment options.

⦿ **Factoring**

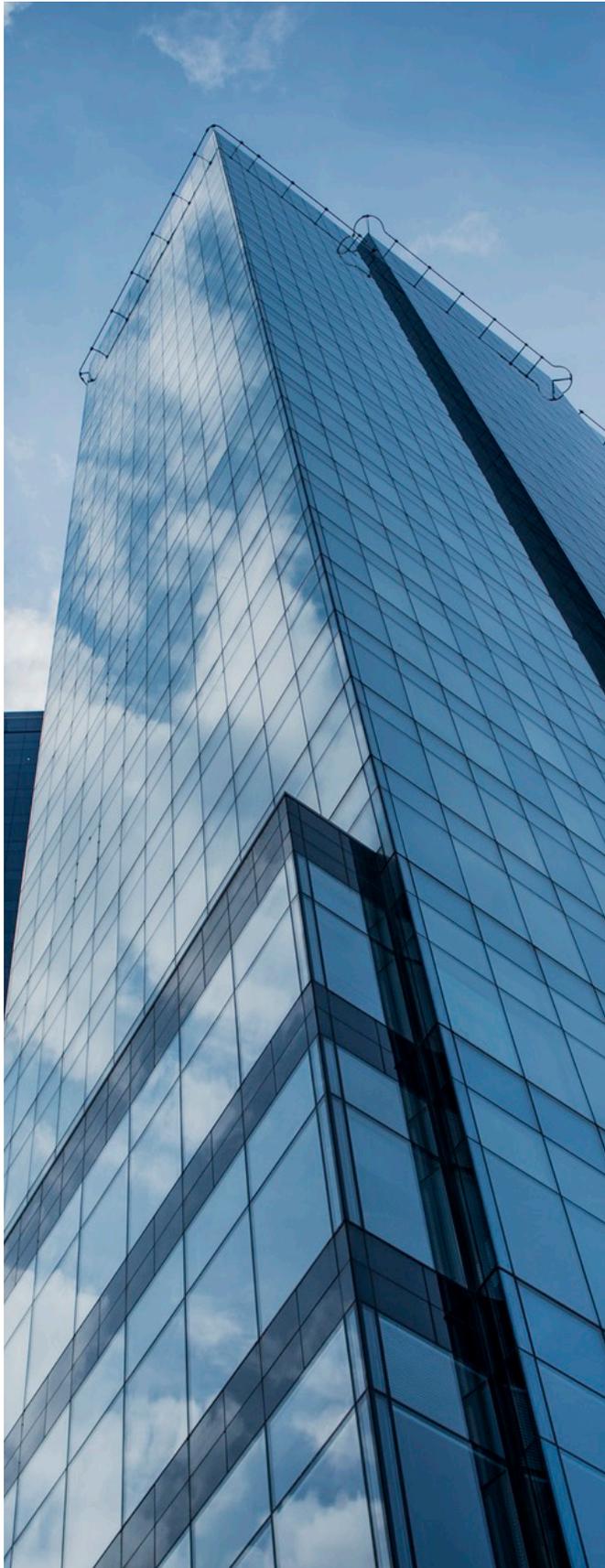
The ability to get paid quicker then the 30, 60, or 90 days that some companies' receivables run is a benefit for many growing companies. By getting an advance against the receivables the business can better maintain cash flow needs.

⦿ **Invoice/PO Funding**

Many times clients will have Purchase Orders or Invoices that they are waiting to get paid on. By accessing a lender who will lend against the invoice or PO, the company can achieve a better cash flow position.

For a growing company, the debt options available to them are many and, at times, confusing.

The team at Rainstar Capital Group provides free analysis to see which financing solution is best. Reach out to our team of experts for all your debt financing needs!



Credit Lines are All the Rage

A credit line is a great solution for a client!

Rainstar Capital Group helps provide credit lines for our clients. Typically, clients are seeking a line of credit for working capital for their business or for investing into real estate. The types of lenders that we have which provide credit lines are:



Banks



Financial Institutions



Fin-Tech Lenders



Private Equity Firms



A credit line is a great solution for a client and we find that given the choice the client will prefer a line of credit compared to a term loan or commercial real estate mortgage.

The main reasons why clients prefer a credit line to a term loan are:

Cash on Demand

The Client can access the funds when they want, giving the client control of how much and when they use the cash. This control is a big benefit for clients.

Flexibility in repayment

Unlike a term loan that has set principal and interest amounts every month for a set term, credit lines allow the client to choose how much to pay monthly. This is a big benefit. For example, if sales are down that month the client can choose to only pay the minimum payment.

Pay Interest only when used

The client can dictate how much interest they pay because when they don't need to use the liquidity from the line they don't have to pay interest. Also, they can at any time payoff the used line to reduce the amount of interest being paid.

Credit lines provide a host of benefits that a term loan or commercial real estate mortgage cannot provide.

If you are looking to access a credit line for your business, visit www.rainstarcapitalgroup.com/ervin to learn more!

No Credit, No Income Check Equipment Financing is Popular

*Rainstar Capital Group
has developed a popular
solution for clients that
are in these types of
situations*

Rainstar Capital Group helps provide equipment financing for our clients. Many businesses need equipment to fulfill the product or service they provide to its clients.

When a company is going through bankruptcy, is a start up, or has had their revenues dip, it may be difficult to purchase equipment because most lenders underwrite equipment acquisitions from a cash flow perspective.

When clients are having cash flow issues, this becomes a detriment to them being able to acquire the necessary equipment to continue to grow their business.

Rainstar Capital Group has developed a popular solution for clients that are in these types of situations. We have lenders that provide what we call our, **“No Credit, No Income Check Equipment Financing.”**





Many reading this article might wonder why a lender would lend capital to either refinance or purchase equipment without checking a client's credit or income.

The reasons why these lenders exist and will make a loan in this situation are as follows:

Collateral Value

The lender cares about the loan to value they are lending against the equipment (collateral). Most of the lenders that provide the no credit, no income check equipment financing lend up to 80% of forced liquidation value. Forced liquidation value is not appraised value. FLV is the value that the lender can take back the equipment for, and sell it quickly at auction. As long as the lender has an equity position or spread from what they lend to what they can sell the equipment, for they are willing to do the deal.

Disposition Platforms

Many of these lenders have in house valuation experts and liquidation arms. Meaning, in the event that the borrower defaults on the loan, the lender will come take back the equipment and sell the equipment typically through an auction platform to recoup their loan and turn a profit.

Higher Yields

The lender, knowing the risk it is taking by lending and not checking credit or income, is able to charge borrowers higher rates of interest as the borrower will not have many solutions to choose from.

Valuation Experts

These lenders know and are confident in the valuation they give to the equipment. They have on staff valuation experts for all types of equipment, so that they do not make an inappropriate valuation.

For clients seeking the “No Credit Check, No Income Equipment Financing” solution visit www.rainstarcapitalgroup.com for more information.

Typical Processing Requirements

Rainstar Capital Group has multiple product lines in different niches. Please review below the necessary documentation we need to be able to effectively process and fund your financing request:

COMMERCIAL REAL ESTATE, SBA, FIX N FLIP

- Signed application (*1003 for fix n flip*)
- Purchase agreement (*if purchase*)
- Tax assessment (*if refinance*)
- 6 months business bank statements
- Borrower authorization
- Asset documents (*checking/savings, retirement accounts*)
- Income documents: (*last 2 years biz and personal tax returns, previous year P&L and Balance sheet, YTD P&L and balance sheet*)
- Schedule of real estate owned (*Fix n Flip*)
- Personal financial statement (*CRE*)
- Schedule of work to be complete (*Fix n Flip*)

**Other documents may be requested*

EQUIPMENT FUNDING

- Signed application
- 6 months business bank statements
- Quote/invoice
- Credit report (*use creditchecktotal.com*)
- Equipment list (*currently owned*)

**Other documents may be requested*

BIZ LINE OF CREDIT & BIZ TERM LOAN

- Signed application
- 2 years biz and personal tax returns
- YTD P&L and Balance Sheet; Previous year's balance sheet
- Debt schedule
- 6 months business bank statements

**Other documents may be requested*

A/R (FACTORING)

- Signed application
- A/R & A/P Aging report
- Articles of Incorporation
- Previous 2 years biz tax returns and YTD P&L/Balance Sheet

**Other documents may be requested*

PURCHASE ORDER (PO) FUNDING

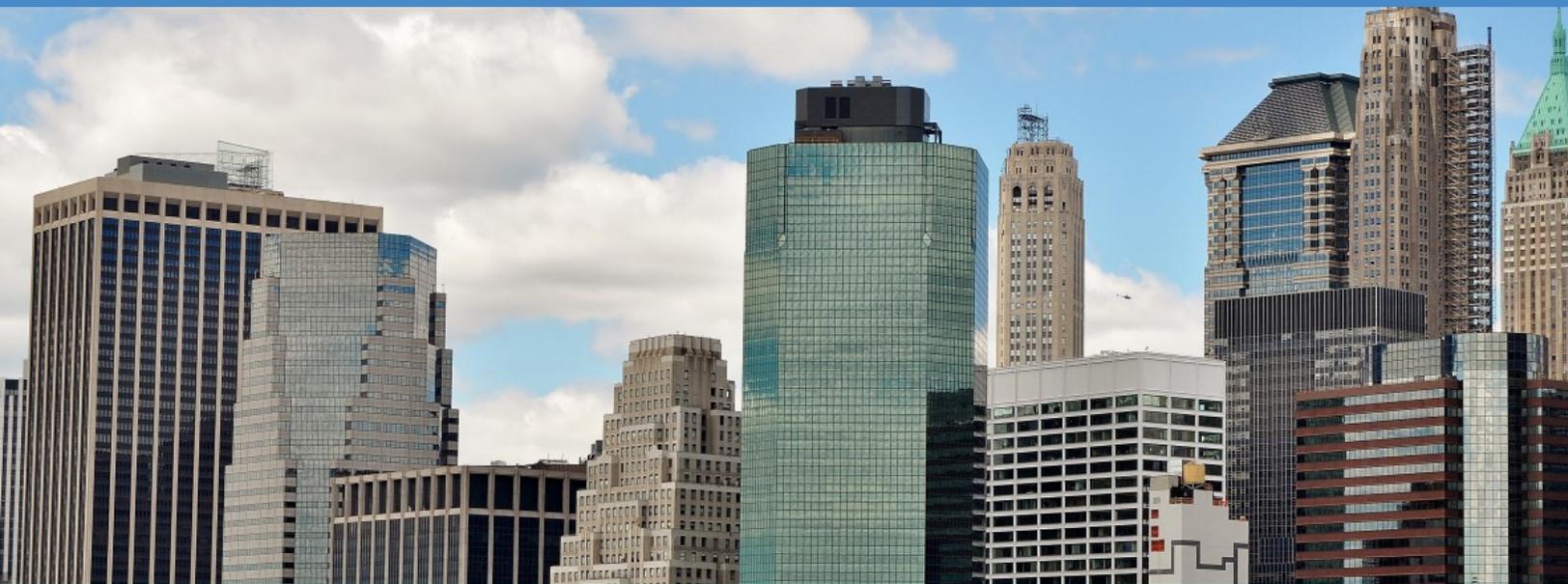
- Signed application
- Articles of incorporation
- Purchase order(s)
- Pro-forma invoice from vendor

**Other documents may be requested*

RAINSTAR

CAPITAL GROUP

WORKING CAPITAL AVAILABLE!



EXPAND YOUR BUSINESS!

- ✓ Credit Lines, Term Loans & MCA'S
- ✓ \$10K Up to \$2M
- ✓ Pay Off Other Debts
- ✓ Buy Inventory
- ✓ Fund Purchase Orders



If we can assist you with your working capital financing need please reach out to Ervin Hughes, your Director or visit www.rainstarcapitalgroup.com/ervin

SMALL BUSINESS/ WORKING CAPITAL LENDERS

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 **LENDER #1**

Fin-Tech lender, offering great programs for clients. Fast response times, easy to work with.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Lines of Credit
Loan Sizes	:	\$1K to \$100K
Required Credit Scores	:	None Required
Required Revenues	:	Minimum \$10K
Min to Max Rates	:	15%+
Other Information	:	No paperwork or personal credit check to get started.

 **LENDER #2**

Fin-Tech lender providing the fastest, most convenient way for small businesses to get funding via Line of Credit and AR Financing.

Geographic Lending Areas	:	NOT in: Nevada, North Dakota, South Dakota, Kentucky, Tennessee, New Hampshire & Vermont
Loan Products	:	Lines of Credit
Loan Sizes	:	\$10K to \$150K
Required Credit Scores	:	660
Required Revenues	:	Minimum \$300K
Min to Max Rates	:	15%+
Other Information	:	Draw funds anytime in minutes online. Repay in fixed installments over 6 or 12 months.

 **LENDER #3**

A specialty credit solutions provider for clients seeking terms and working capital.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Working Term Loan Lender
Loan Sizes	:	\$1K to \$100K
Required Credit Scores	:	660
Required Revenues	:	Minimum \$20K
Min to Max Rates	:	8% - 20%
Other Information	:	Lender is a leading online direct lender that works solely with partners to offer their small business clients the best credit financing solutions for their businesses.

 **LENDER #4**

Specialty lender offering term loan products for small business loans that can fund in four hours with a monthly repayment plan.

Geographic Lending Areas	:	30 states
Loan Products	:	Term Loans
Loan Sizes	:	\$1K to \$75K
Required Credit Scores	:	500+
Required Revenues	:	\$20K
Min to Max Rates	:	16% - 90%+
Other Information	:	Lender offers business owners simple interest term loans that have no prepayment penalty.

 **LENDER #5**

Fin-Tech Advisory group providing clients business and personal credit cards.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Business and personal credit card programs
Loan Sizes	:	\$10K to \$150K
Required Credit Scores	:	700
Required Revenues	:	None
Min to Max Rates	:	0% for the first 6 - 13 months. 6% - 30% after
Other Information	:	Great solution for startups or companies with weak revenue. Program leverages the client's personal credit score.

 **LENDER #6**

A business term loan provider that likes to have additional collateral in the form of real estate.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Working Term Loans
Loan Sizes	:	\$50K to \$1M
Required Credit Scores	:	620
Required Revenues	:	\$100K
Min to Max Rates	:	6% - 24%
Other Information	:	Lender provides a term loan product that is perfect for growing businesses or clients seeking to refinance out of MCA's.

 **LENDER #7**

Small business lender that whose goal is to offer full approval and funding within 48 hours.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Term Loan
Loan Sizes	:	\$50K to \$1M
Required Credit Scores	:	620+
Required Revenues	:	\$1M+
Min to Max Rates	:	12% - 50%
Other Information	:	Lender that provides working capital while taking secondary collateral of real estate up to 100% CLTV.

 **LENDER #8**

Lender offers a unique program where they require the borrower to have family and friends contribute part of the loan in order to ensure payback.

Geographic Lending Areas	:	Nationwide
Loan Products	:	SBA Advisory Lender providing SBA loans from four major banks
Loan Sizes	:	\$25K to \$1M
Required Credit Scores	:	650
Required Revenues	:	Minimum 160
Min to Max Rates	:	6.25% - 7.25%
Other Information	:	Lender has partnered with nationwide banking establishments to offer government-guaranteed SBA 7(a) loans.

 **LENDER #9**

Lenders is redefining SBA lending as a leader among Fin-Tech lenders.

Geographic Lending Areas	:	Nationwide
Loan Products	:	SBA Advisory Lender providing SBA loans from four major banks
Loan Sizes	:	\$30K to \$350K
Required Credit Scores	:	650
Required Revenues	:	Minimum 160
Min to Max Rates	:	6.25% - 7.25%
Other Information	:	Lender offers the lowest monthly payments, great rates, and hassle-free application. Their passion is helping businesses thrive.

 **LENDER #10**

Hard money lender for working term loans collateralized by equipment, trucks or residential/commercial real estate.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Term Loans, Sale-Leaseback, SBA, Bridge, & more
- Loan Sizes** : \$10K to \$3M
- Required Credit Scores** : 600+
- Required Revenues** : \$100K
- Min to Max Rates** : 15%+
- Other Information** : Creative & Flexible Structures Include: Equipment Acquisitions, Working Capital, Sale-Leasebacks, Debt and/or Equipment Refinances, Bridge Financing & more.

 **LENDER #11**

A seasoned lender with a track record for providing restaurant loans and a variety of financial solutions that meet business needs.

- Geographic Lending Areas** : All 50 States
- Loan Products** : Term Loan Lender
- Loan Sizes** : \$15K to \$750K
- Required Credit Scores** : 600+
- Required Revenues** : Minimum
- Min to Max Rates** : 12%+
- Other Information** : Lender requires a weekly or monthly repayment model.

 **LENDER #12**

A lender built on the pillars of transparency, honesty, and doing what's right for small business.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Merchant cash advance lender with a monthly repayment model
- Loan Sizes** : \$250K to \$5M
- Required Credit Scores** : 600
- Required Revenues** : Minimum \$10K
- Min to Max Rates** : 12%+
- Other Information** : Draw against repaid principal, without changing periodic payment amount.

 **LENDER #13**

Community lender for clients seeking term loans.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Nonprofit community lending
- Loan Sizes** : \$1K to \$250K
- Required Credit Scores** : 575
- Required Revenues** : Minimum
- Min to Max Rates** : 8%+
- Other Information** : Lender works with a diverse group of business owners, each with unique needs and circumstances and is able to provide loans when traditional sources cannot.

 **LENDER #14**

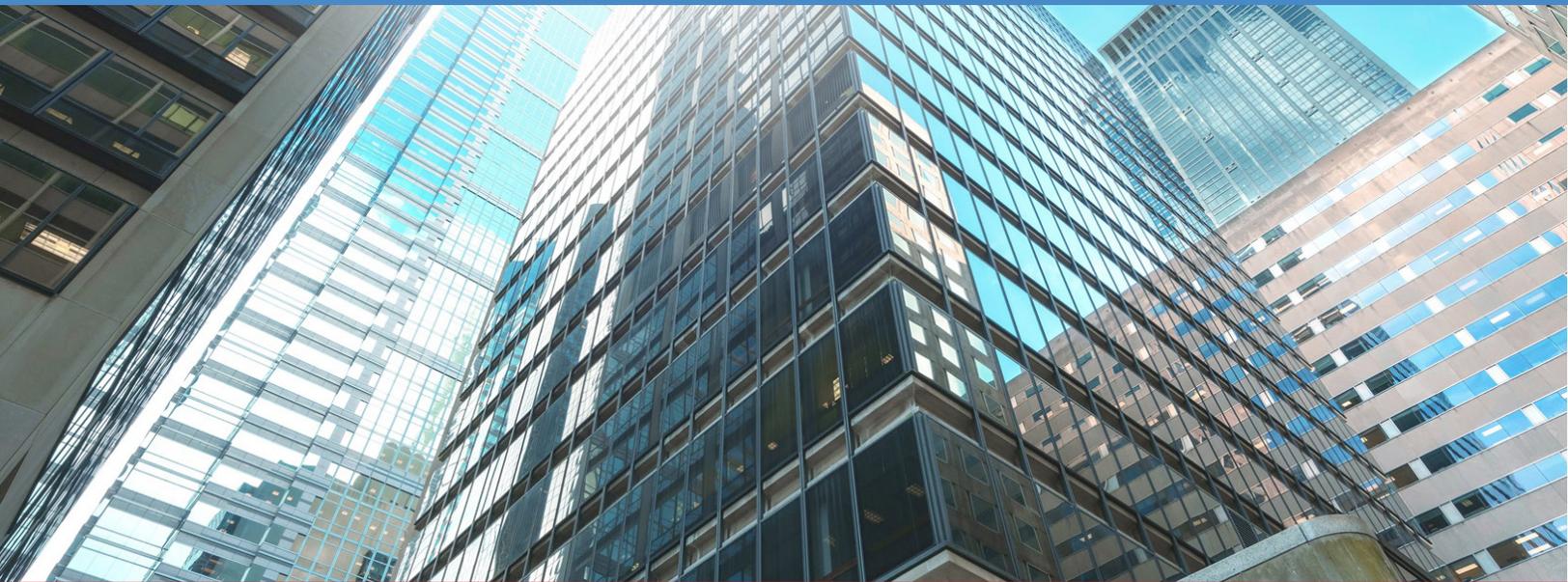
A newcomer to the alternative financing space. A-D paper funder, that specializes in high risk paper. Funds up to \$1M. Typical term is between 3-6 months at a 1.45 factor rate.

- Geographic Lending Areas** : All 50 States
- Loan Products** : Lender is an MCA A-D paper funder, that specializes in high risk paper. They fund up to 1M and their typical term is between 3-6 months at a 1.45 factor rate. They typically make offers within 2-4 hours maximum of receiving a submission and typically fund within 2 hours of receiving signed contracts.
- Loan Sizes** : \$10K to \$1M
- Required Credit Scores** : 500+
- Required Revenues** : Minimum
- Restricted Industries** : None
- Min to Max Rates** : 1.45% Factor rate
- Other Information** : Lender prides themselves on being a quick and reliable funding source for all of our clients and partners.

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CREDIT LINES AGAINST INVENTORY!



ALL TYPES OF INVENTORY

- ✓ \$500K Up to \$5M
- ✓ Non-Amortizing Revolving Line of Credit
- ✓ Advance Rates Up to 70%
- ✓ Wholesalers, Distributors, Manufacturers, Retail & E-Commerce



If we can assist you with your inventory financing need please reach out to Ervin Hughes, your Director or visit www.rainstarcapitalgroup.com/ervin

MERCHANT CASH ADVANCE LENDERS

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 **LENDER #1**

Alternative lender offering SBA loans, MCA's, Lines of credit, and Invoice Financing.

Geographic Lending Areas	:	All 50 states
Loan Products	:	SBA Loans, Installment Loans, MCA, Line of Credit and Invoice Factoring
Loan Sizes	:	\$5K to \$5M
Required Credit Scores	:	600
Required Revenues	:	\$100K
Min to Max Rates	:	10%+
Other Information	:	Lender is known for being creative in getting deals done through their different product lines.

 **LENDER #2**

MCA lender offering both short and long-term MCA's.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$1K to \$250K
Required Credit Scores	:	470
Required Revenues	:	Minimum \$100K
Min to Max Rates	:	1.25% - 1.45% factor rates
Other Information	:	Lender offers unparalleled funding solutions customized for businesses.

 **LENDER #3**

Merchant Cash Advance provider providing cash solutions for clients.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$2K to \$50K
Required Credit Scores	:	500+
Required Revenues	:	\$8.5K a month
Min to Max Rates	:	15%+
Other Information	:	In addition to MCA's, lender also provides invoice financing and equipment financing.

LENDER #4

Lender makes a commitment to long-term partnerships and offers advantages in speed, simplicity, and flexibility.

Geographic Lending Areas	: All 50 states
Loan Products	: Business Expansion Loan
Loan Sizes	: \$250K below
Required Credit Scores	: 500 above
Required Revenues	: Minimum
Min to Max Rates	: 9.99% - 36%
Other Information	: Designed for business owners with a certain level of success and financial security; newest funding product provides large-scale investment for growth at competitive rates.

LENDER #5

Merchant Cash Advance lender providing various creative products.

Geographic Lending Areas	: Nationwide
Loan Products	: Merchant Cash Advance
Loan Sizes	: \$5K to \$1.5M
Required Credit Scores	: 500 – 680+
Required Revenues	: Minimum \$10K
Min to Max Rates	: 9.99% - 36.99%
Restricted Industries	: Used Car Dealerships/Car Rental, Solo Gas Stations, Residential Redevelopment, Tax/Accounting Services, Brokers (of any kind), Check Cashing, Bail Bonds, Insurance/Investment Firms, Law Offices, Non-Profit Organizations, Travel Agencies, Online Only Businesses, Marijuana Shops.
Other Information	: A merchant cash advance company, providing working capital to small and medium size businesses nationwide.

LENDER #6

A newer lender providing business loans, small business loans, and merchant cash advances.

Geographic Lending Areas	: 50 states
Loan Products	: Merchant Cash Advances
Loan Sizes	: Up to \$1M
Required Credit Scores	: 450
Required Revenues	: Minimum \$100K
Min to Max Rates	: 12% - 50%
Other Information	: Lender specializes in out of the box small business loan financing that is unsecured.

 **LENDER #7**

Lender built on the pillars of transparency, honesty, and doing what’s right for small business.

Geographic Lending Areas	:	All 50 states
Loan Products	:	MCA
Loan Sizes	:	\$250K to \$5M
Required Credit Scores	:	600
Required Revenues	:	Minimum \$10K
Min to Max Rates	:	12%+
Other Information	:	Lender provides responsible working capital solutions tailored specifically to specific businesses.

 **LENDER #8**

Lender specializes in retail, restaurant and service businesses. Offers fast, low-documentation MCA’s, even for weak credit.

Geographic Lending Areas	:	50 states
Loan Products	:	Merchant Cash Advances and Invoice Financing
Loan Sizes	:	\$3K to \$100K
Required Credit Scores	:	550+
Required Revenues	:	Minimum
Min to Max Rates	:	12%+
Other Information	:	Lender is leader in small-medium size business funding.

 **LENDER #9**

Lender provides exceptional service and a quick response to help the customers get the funding they need.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Term Loan and Merchant Cash Advance
Loan Sizes	:	\$4K to \$1MM
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Min to Max Rates	:	12%+
Other Information	:	Lender is a leader in small business financing.

 **LENDER #10**

Respected Financial Services firm providing MCA and invoice financing.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Merchant Cash Advances and Invoice Financing
- Loan Sizes** : \$10K to \$250K
- Required Credit Scores** : 600+
- Required Revenues** : \$100K
- Min to Max Rates** : 15%+
- Other Information** : Lender is a financial services company headquartered in Florida that provides flexible and affordable working capital solutions to small and medium businesses.

 **LENDER #11**

Lender will provide 1st and 2nd Positions. They will also consolidate to get to the 1st/2nd position.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Merchant Cash Advance
- Loan Sizes** : \$10K to \$500K
- Required Credit Scores** : 500 below
- Required Revenues** : \$100K+
- Min to Max Rates** : 15%+
- Other Information** : Lender requires a minimum of 3 to 6 months in business.

 **LENDER #12**

Lender provides a fast and easy funding process so that business owners.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Cash Advances
- Loan Sizes** : \$5K to \$500K
- Required Credit Scores** : Minimum 600
- Required Revenues** : 100K
- Min to Max Rates** : 15%+
- Other Information** : Lender treats borrowers with respect and confidentiality, like a partner not just a customer.



LENDER #13

MCA Lender serving a diverse group of industries.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Small Business Loans and Merchant Cash Advance
- Loan Sizes** : \$5K to \$500K
- Required Credit Scores** : 500+
- Required Revenues** : \$100K
- Min to Max Rates** : 15%+
- Other Information** : Lender provides financing for the transportation, restaurant, auto body, construction, wholesale, manufacturing, retail, medical industries and more.



LENDER #14

MCA lender that funds high risk merchants.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Merchant Cash Advance
- Loan Sizes** : \$1.5K to \$1M
- Required Credit Scores** : 550 above
- Required Revenues** : \$120K+
- Min to Max Rates** : 15%+
- Other Information** : Lender will look at high risk industries other MCA funders will not.



LENDER #15

Merchant Cash Advance Lender that has weekly and daily repayment plans.

- Geographic Lending Areas** : All 50 states
- Loan Products** : Merchant Cash Advance
- Loan Sizes** : \$5K to \$200K
- Required Credit Scores** : 550+
- Required Revenues** : \$100K+
- Min to Max Rates** : 13%+
- Other Information** : Lender has weekly repayment programs.

 **LENDER #16**

Offers up to 250% of monthly credit card sales volume in one lump sum.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advances with daily repayments
Loan Sizes	:	up to 500k
Required Credit Scores	:	600+
Required Revenues	:	100k+
Min to Max Rates	:	12%+
Other Information	:	Repayments are based on a percentage of daily credit card sales, so they only make money when the client makes money.

 **LENDER #17**

National MCA lender that prefers to lend to high growth companies.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Merchant Cash Advance with daily repayment
Loan Sizes	:	\$10K to \$1M
Required Credit Scores	:	500+
Required Revenues	:	Minimum
Restricted Industries	:	Firearms/Firearms Dealers, Gas Stations, Oil/Oilfields Mining, Used Car/Dealerships, Collections Agencies, Real Estate & Property Management, Recruiters/Staffing Agencies, Insurance Agencies, Law Firms, Cell Phone Stores, Travel Agencies, Multi-Level Marketing, Investment/Financial Firms, Online Nutritional Supplements, Ticket Brokers, Escort Services, Pornography Production/Retail, Gambling/Gaming, Medical, Marijuana (legal), Non US Companies Franchisees where third party financing is not permitted (example: McDonald's and 7-Eleven)
Min to Max Rates	:	15%+

 **LENDER #18**

Lender provides sustainable funding to help keep the doors open, as well as put companies in a position to thrive and grow.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advance with daily repayment
Loan Sizes	:	\$5K to \$250K
Required Credit Scores	:	600+
Required Revenues	:	Minimum \$9K a month
Restricted Industries	:	Adult or Pornographic related, Used Car Sales, Taxi/Cab/Limo/Bus companies, Kiosks, Auction Houses or Auction Websites, Nightclubs/Lounges, Drug Paraphernalia or Medical Marijuana, any “Agency” type business such as Collection/Insurance/Real Estate/Travel, Pawn Shops, Consignment Shops, Attorneys/Law Firms or Legal Aid businesses, all Financial Services industries or Financial Advisors, Non-Profit Organizations, Publicly Traded companies, Churches, Lead Sales or Lead Telemarketing companies, Check Cashing, Food Trucks, Bail Bonds, Trucking/Freight/Shipping or Transportation/Logistics related businesses, Moving Companies, Smoke/Tobacco/Vape Shops. Also any business that does not hold inventory and relies on “drop shipping” only is a restricted business for SNAP.
Min to Max Rates	:	15%+

 **LENDER #19**

Merchant Cash Advance lender providing daily and weekly repayment options.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$5K to \$300K
Required Credit Scores	:	600+
Required Revenues	:	Minimum \$120K
Min to Max Rates	:	19%+

 **LENDER #20**

Lender offers the ability to receive funding of up to \$2,000,000 in as little as 24 hours after approval.

Geographic lending areas	:	All 50 States
Loan Products	:	Merchant Cash Advance, Consolidation Loans
Loan Sizes	:	\$5K to \$2MM
Required Credit Scores	:	No Fico required
Required Revenues	:	\$100K
Restricted Industries	:	None
Min to Max Rates	:	20%+
Other Information	:	Lender takes a collateralize position up to 75% of appraised value of the real estate.

 **LENDER #21**

At approval, lender typically releases funds the same day.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$10K to \$5M
Required Credit Scores	:	500+
Required Revenues	:	\$100K
Restricted Industries	:	None
Min to Max Rates	:	25%+
Other Information	:	Lender has worked with over 25,000 businesses and processed \$1B in merchant funding.

 **LENDER #22**

Lender combine technology, experience, and common sense to provide many financing options.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advance Lender
Loan Sizes	:	\$25K to \$3MM
Required Credit Scores	:	600 up
Required Revenues	:	Minimum \$250K
Min to Max Rates	:	15%+

 **LENDER #23**

Story lender who considers client's background story, and other metrics outside of credit score.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$10K to \$500K
Required Credit Scores	:	500
Required Revenues	:	Minimum \$100K
Min to Max Rates	:	15%+

 **LENDER #24**

Merchant Cash Advance lender providing high risk merchants financing.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$10K to \$5M
Required Credit Scores	:	450 to 600 up
Required Revenues	:	\$100K
Restricted Industries	:	Trucking and home based businesses
Min to Max Rates	:	15%+

 **LENDER #25**

Lender is well established and respected lender offering tailor fit solutions for businesses.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Lines of Credit
Loan Sizes	:	\$25K to \$500K
Required Credit Scores	:	650
Required Revenues	:	Minimum \$25K
Min to Max Rates	:	16%+

 **LENDER #26**

Lender is a leader in business financing and debt restructuring to the small and medium size business community.

Geographic lending areas	:	All 50 States
Loan Products	:	Merchant Cash Advance
Loan Sizes	:	\$10K to \$1M
Required Credit Scores	:	575
Required Revenues	:	\$100K
Min to Max Rates	:	12%+

 **LENDER #27**

Lender seeks to remove the financial barriers that stand between a business and its growth.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advances with daily repayment
Loan Sizes	:	\$5K to \$1M
Required Credit Scores	:	500+
Required Revenues	:	\$100K
Min to Max Rates	:	13%+

 **LENDER #28**

Lender is known for offering a simple and transparent approach.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advances with daily repayment
Loan Sizes	:	\$5K to \$1M
Required Credit Scores	:	500+
Required Revenues	:	\$100K
Min to Max Rates	:	13%+

 **LENDER #29**

Funds Businesses Up To \$1.5MM Within 24-48 Hours.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Merchant Cash Advances with daily repayment
Loan Sizes	:	\$5K to \$1M
Required Credit Scores	:	500+
Required Revenues	:	\$100K
Min to Max Rates	:	13%+

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- ✓ \$20K Up to \$150K
- ✓ Perfect for Real Estate Investors
- ✓ Perfect for Small Business Owners
- ✓ Must Do \$100K of Annual Revenue
- ✓ 660 Minimum Credit Score



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LUXURY HARD ASSET LENDERS

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 **LENDER #1**

Lender is a nationwide alternative lender providing business and personal short-term loans within hours.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Short Term Loans
Loan Sizes	:	\$5K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Min to Max Rates	:	12%+
Other Information	:	Lender lends within 24 hours after appraiser appraises the asset. Lends against forced liquidation value.

 **LENDER #2**

Lender offers the leading online platform for luxury asset lending. Lending is fast, private and smart.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Term Loan
Loan Sizes	:	\$10K to \$10M
Required Credit Scores	:	No Credit
Required Revenues	:	Not required
Min to Max Rates	:	12%+
Other Information	:	Assets accepted: Fine art & antiques, luxury & classic cars, jewelry, luxury watches, fine wine and memorabilia.

 **LENDER #3**

Hard asset lender focused on luxury items like luxury cars, diamonds, gems, yachts, airplanes, etc.

Geographic Lending Areas	:	All 50 states
Loan Products	:	Term Loan
Loan Sizes	:	\$1M below
Required Credit Scores	:	No Credits
Required Revenues	:	Not checked
Min to Max Rates	:	12%+
Other Information	:	Lender was formed out of the growing needs of individuals and business owners who needed safe & reliable, discreet and most importantly, affordable access to capital through the value of assets.

 **LENDER #4**

Capital Management firm that is a private hard asset bridge lender that facilitates real estate-backed lending solutions in geographic markets and also lends on hard assets like collectables, art, etc.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Bridge Lending, Hard Asset Lending, Build to Suit Real Estate Lending
Loan Sizes	:	\$1M to \$10M
Required Credit Scores	:	None
Required Revenues	:	Focused on the asset not the revenue.
Min to Max Rates	:	10% - 15%
Other Information	:	Lender is a privately-held, Houston-based real estate investment firm that develops, manages, and invests in real property throughout major markets in the United States.

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- ✓ \$20K Up to \$500K
- ✓ 1 - 4 Year Terms
- ✓ Rates As Low As 8%
- ✓ Debt Consolidation for MCA's
- ✓ Minimum \$100K of Revenue



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ASSET BASED LENDERS

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 **LENDER #1**

Private Equity firm that provides ABL Lines of credit to small to middle market companies.

Geographic lending areas	:	All 50 states EXCEPT for: Nevada, North Dakota and Vermont
Loan Products	:	Line of Credit
Loan Sizes	:	\$500K to \$5M
Required Credit Scores	:	None
Required Revenues	:	Minimum \$5M and \$25M
Restricted Industries	:	Adult Entertainment, Oil/Gas Exploration
Min to Max Rates	:	8% - 30%
Other Information	:	Lender likes borrowers that have strong accounts receivables.

 **LENDER #2**

AR Factoring firm that provides innovative options to clients.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Factoring and Re-Factoring services
Loan Sizes	:	\$100K to \$15M
Required Credit Scores	:	None
Required Revenues	:	Minimum \$100K
Restricted Industries	:	Consumer Businesses
Min to Max Rates	:	0.5% - 2% a month
Other Information	:	Lender likes manufacturing, whole sale, distribution, staffing, niches among others.

 **LENDER #3**

Lender is a non-bank commercial finance company specializing in providing creative supply chain financing solutions and working capital for suppliers, importers, wholesalers, distributors and retailers.

Geographic Lending Areas	:	All 50 States
Loan Products	:	ABL and Factoring
Loan Sizes	:	\$100K to \$20M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	Consumer
Min to Max Rates	:	8% - 30%
Other Information	:	Lender takes a client's story into consideration.

 **LENDER #4**

Lender specializes in providing asset based financing from \$500K to \$5M for manufacturers, wholesalers, distributors and service providers throughout the United States.

Geographic Lending Areas	:	Nationwide
Loan Products	:	ABL and Factoring
Loan Sizes	:	\$500K to \$5M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	0.5% - 2% a month
Other Information	:	Lender has the ability to fund more challenging transactions, including start-ups.

 **LENDER #5**

Lender offers asset-based loans, receivables financing, invoice discounting, and factoring globally.

Geographic Lending Areas	:	All 50 States
Loan Products	:	ABL, Factoring and Invoice Funding
Loan Sizes	:	\$1M to \$15M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	8% - 30%
Other Information	:	Able to work with companies that are in distressed situations as well as those with high growth potential

 **LENDER #6**

Leading ABL Lender providing revolving lines of credit and term loans.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Line of Credit
Loan Sizes	:	\$500K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	8% - 30%
Other Information	:	Leading ABL providing revolving lines of credit and term loans.

LENDER #7

Specializes in ABL for small to mid-size companies. From accounts receivable and inventory, to machinery, equipment and real estate, business assets can work in client's favor to bridge financial hurdles and put client's business back on track.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Line of Credit
Loan Sizes	:	\$1M to 15M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	0.5% - 2% a month
Other Information	:	Offers alternative financing solutions, including asset based lending, accounts receivable financing (invoice factoring), and equipment finance.

LENDER #8

ABL Loans for Working Capital, Growth, Turnaround, Recapitalization and M&A.

Geographic lending areas	:	All 50 States
Loan Products	:	Lines of credit
Loan Sizes	:	\$2M to \$20M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	8% - 30%
Other Information	:	\$2.5B of assets under management. Lender likes clients that are in Manufacturing, Distribution, Business Services, Packaging, Consumer Products, Technology Services, Staffing and Financing Companies.

LENDER #9

Lender that provides asset based lending, invoice purchasing/factoring, AR management, Inter-creditor Agreements, Debtor-in-possession Funding (DIP), Government Receivables Financing and Bridge Financing.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Term Loans, Factoring, Revolving Lines of Credit and merchant Cash Advances
Loan Sizes	:	\$1M to \$15M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	0.5% - 2% a month
Other Information	:	A leading national independent commercial finance firm specializing in financing service and staffing companies, as well as other asset-based and factored borrowers.

 **LENDER #10**

Lender offer cash flow solutions for healthcare providers.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Medical Receivables Financing
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	Mostly healthcare industry
Min to Max Rates	:	8% - 20%
Other Information	:	A privately held specialty finance company focused on providing cash flow solutions and medical receivables financing to healthcare providers in the U.S. Up to 85% advance rates.

 **LENDER #11**

Lender is an Asset-Based and Cash Flow lending division of a privately-owned commercial bank, based in New York with nearly \$5B in assets. Financing products including revolvers, term loans, stretch senior loans and one-stop structures with pre-negotiated terms with providers of mezzanine capital. Preferred deal size is \$3M to 15M.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Term loans, Stretch senior loans
Loan Sizes	:	up to \$25MM
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	5% - 30%
Other Information	:	Preferred industries lender likes to lend to is Automotive, Energy, Government Contracts, Healthcare, Manufacturing, Retail, Staffing, Steel and Transportation.

 **LENDER #12**

Lender is a financial institution that delivers a broad range of flexible ABL debt solutions, tailored with knowledge and expertise to support middle-market companies.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Acquisition, Bridge, Debt, Growth financing
Loan Sizes	:	\$15M to \$150M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	5% - 30%
Other Information	:	A financial holding company with more than \$35B in financing and leasing assets.

 **LENDER #13**

Lender is a top 10 Nationwide ABL lender.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of credit, Factoring, Invoice financing
Loan Sizes	:	\$1M to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	2% - 30%
Other Information	:	A commercial finance company providing working capital to small and midsize businesses (\$3MM to \$100MM annual sales) through financing Accounts Receivable, Purchase Orders and Inventory.

 **LENDER #14**

Offers competitive pricing, flexible structuring, and a fast response time.

Geographic Lending Areas	:	Michigan, California, Florida, Louisiana, Tennessee, and New York; representatives in Illinois, Indiana, Ohio, Maryland, North Carolina, and Texas.
Loan Products	:	Lines of Credit
Loan Sizes	:	\$500K to \$7.5M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	6% - 25%
Other Information	:	Loans are made against receivables, purchase orders, inventory and, on occasion, against other term collaterals.

 **LENDER #15**

Lender focusing on providing Revolving Lines of Credit, PO Financing, Letters of Credit, and In-Transit Inventory. Assisting both e-commerce and brick and mortar entities.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Revolving Lines of credit
Loan Sizes	:	\$500K to \$5M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	12% - 25%
Other Information	:	Direct lender that will fund up to 70% of cost or 75% of Net Orderly Liquidation Value of the inventory.

 **LENDER #16**

Lender focuses on loans secured by CRE and/or other income producing assets.

- Geographic Lending Areas** : United States, Canada, and Puerto Rico
- Loan Products** : Asset-backed Loans, commercial real estate and/or other hard assets.
- Loan Sizes** : \$2M to \$50M
- Required Credit Scores** : None
- Required Revenues** : Minimum
- Restricted Industries** : None
- Min to Max Rates** : 8% - 30%
- Other Information** : Lender works with private equity sponsors, non-sponsored management teams and owners.

 **LENDER #17**

Lender has programs that can be valuable sources of funding for Distributors which do not meet traditional bank credit parameters, but have quality accounts receivable on their books.

- Geographic Lending Areas** : Nationwide
- Loan Products** : Lines of credit
- Loan Sizes** : \$500K to \$30M
- Required Credit Scores** : None
- Required Revenues** : Minimum
- Restricted Industries** : None
- Min to Max Rates** : 8% - 25%
- Other Information** : Lender also funds manufacturers and a wide range of service businesses, such as staffing and trucking, which do not meet traditional bank lending standards.

 **LENDER #18**

Lender focuses on creating fast cashflow for growing companies.

- Geographic Lending Areas** : Nationwide
- Loan Products** : Lines of credit
- Loan Sizes** : \$100K to \$15M
- Required Credit Scores** : None
- Required Revenues** : Minimum
- Restricted Industries** : None
- Min to Max Rates** : 2% - 30%
- Other Information** : Clients receive funding by wire transfer or ACH; in many cases the same day they submit invoices.

 **LENDER #19**

A commercial specialty finance company specialized in providing traditional accounts receivables factoring, as well as ABL programs.

Geographic Lending Areas	:	Nationwide
Loan Products	:	AR
Loan Sizes	:	100K-10M
Required Credit Scores	:	None
Required Revenues	:	Minimum 25K
Restricted Industries	:	None
Min to Max Rates	:	0.2% - 8%
Other Information	:	Lender can provide full PO funding with AR take out.

 **LENDER #20**

ABL lending for growth, turnaround, and restructuring.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$20M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	5% - 25%
Other Information	:	Great ABL solutions for growing businesses.

 **LENDER #21**

A firm that specializes in small business lending solutions.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Helpful in situations where a borrower may have plenty cash flow, but limited collateral. Often no equity required.

 **LENDER #22**

Systematic approach recognizes credit quality improvements.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Allows for a high of client autonomy.

 **LENDER #23**

Offers solutions for new startups, large international projects, and everything in between.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Reviews each project on its merits and makes funding decisions based upon the applicant's potential for success.

 **LENDER #24**

Serves many retail, private, and corporate clients.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Substantial expertise in many areas.

 **LENDER #25**

Closely follows market trends and updates.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	4.25%+
Other Information	:	Considered a one-stop-shop, all-in-one solution.

 **LENDER #26**

Nationally recognized established bank.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Strong and seasoned organization.

 **LENDER #27**

Seasoned bank which provides asset-based and structured finance solutions to a wide variety of industries.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$10M to \$50M+
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Diverse list of market sectors serviced.

 **LENDER #28**

Their goal is to help small businesses create a capital solution which helps them thrive.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$100K to \$1.5M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	Competitive
Other Information	:	Transaction sizes from \$100K to \$1.5M.

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PURCHASE ORDER FUNDING



EXPAND YOUR BUSINESS!

- ✓ \$10K Up to \$20M
- ✓ Advances Up to 90% of PO
- ✓ Buy Inventory
- ✓ Fulfill Orders



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ACCOUNTS RECEIVABLES, FACTORING AND PURCHASE ORDER LENDERS

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 **LENDER #1**

Small business-oriented firm.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit
Loan Sizes	:	\$5K to \$5M
Required Credit Scores	:	None
Required Revenues	:	Minimum
Restricted Industries	:	None
Min to Max Rates	:	6.9%
Other Information	:	Funding is as little as 1 day!

 **LENDER #2**

An asset-based lender providing revolving lines of credit for short term business needs.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Revolving Line of Credit
Loan Sizes	:	\$250K to \$5M
Required Credit Scores	:	600+
Required Revenues	:	Minimum
Restricted Industries	:	Healthcare (insurance related) Construction Progress Billing Unperformed Work Legal Services
Min to Max Rates	:	7.99% - 18.99%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #3**

An alternative to traditional bank financing, factoring receivables allows businesses to leverage unpaid accounts receivables to generate cash on hand quickly and easily

Geographic Lending Areas	:	Nationwide
Loan Products	:	Revolving Line of Credit
Loan Sizes	:	\$250K to \$8M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$300K
Restricted Industries	:	None
Min to Max Rates	:	7.99% - 18.99%
Other Information	:	Services all industries, including OIL & GAS!

 **LENDER #4**

Provides working capital solutions through a team of dedicated professionals.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Line of Credit
Loan Sizes	:	\$250K to \$5M
Required Credit Scores	:	550
Required Revenues	:	\$1M
Restricted Industries	:	None
Min to Max Rates	:	5% - 12%
Other Information	:	Industries include, tower, manufacturing, and many others.

 **LENDER #5**

Saves client's time and money by speeding up their cash flow.

Geographic Lending Areas	:	US/Canada
Loan Products	:	Factoring Programs
Loan Sizes	:	\$20K to \$5M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$300K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Serves staffing, service, freight, manufacturing, and MANY other industries.

 **LENDER #6**

Lender with over \$4B in assets, and a national reputation.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$250K to \$5M
Required Credit Scores	:	550 or higher
Required Revenues	:	Minimum \$500K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #7**

Lender offers many factoring programs. Tax liens and bankruptcies are not an issue.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$250K to \$20M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$5M
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #8**

Proud to provide creative funding services that allows companies to effectively run and grow their business.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Lines of Credit, Factoring Programs
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$1M
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Is an international provider of factoring services for small to medium sized businesses in a wide range of industries, funding for independent factoring companies, and risk management solutions for contractors.

 **LENDER #9**

Adaptive bank backed by strong relationships in the specialty finance business for decades.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$1M to \$20M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$300K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #10**

Lender provides long term, strategic capital to middle market companies.

Geographic Lending Areas	:	North America
Loan Products	:	Factoring Programs
Loan Sizes	:	\$250K to \$5M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$1M
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	A middle market private equity firm focused on investing in well-established business services, consumer, industrials, healthcare, specialty distribution and transportation/logistics companies.

 **LENDER #11**

Factoring Programs.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$1M
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #12**

A factoring company specializing in the transportation industry.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$300K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #13**

Specializes in the office furniture, life science, financial institution, and energy industries.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$700K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #14**

Has many factoring Programs and offers great option for companies that have a strong track record of on-time payments.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Factoring Programs
Loan Sizes	:	\$100K to \$20M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$500K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Well establish and seasoned lender.

 **LENDER #15**

A PO and trade finance company offering the broadest-based purchase order finance solutions in the country.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Line of Credits, Factoring Programs
Loan Sizes	:	\$50K to \$20M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$300K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Lender seeks to helps companies in a turnaround or when seasonal sales spikes strain cash flow.

 **LENDER #16**

Lender offers factoring, purchase order finance, lines of credit, merchant cash advance (Refinance) services.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Purchase Order Finance, Lines of Credit, Merchant Cash Advance
Loan Sizes	:	\$2.5M Max
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$5M
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #17**

Programs allows clients to fulfill sales opportunities that are beyond their current capital resources.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Line of Credit, Various Factoring Programs
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$300K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #18**

Lender focuses on helping small, medium and large scale businesses alike to succeed by making highly needed capital accessible, quick and easy.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$10K to \$3M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #19**

Lender seeks to accelerate cash flow and improve collections from customers that owe the client money.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Line of Credit, Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$1M
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #20**

A multifaceted company that provides a complete suite of financial services, logistics and back office support to customers and partners.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$50K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #21**

One of the nation's largest and oldest independent receivable finance companies.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Accounts Receivable Line of Credit
Loan Sizes	:	\$50K to \$2M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$50K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%
Other Information	:	Specializes in providing receivable financing to US-based companies that have trade receivables due from federal, state, local government agencies or large, creditworthy businesses.

 **LENDER #22**

A private finance company focused on providing options to increase client cash flow.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #23**

Lender offers innovative strategies and a collaborative approaches.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #24**

Lender seeks to identify specific financing needs and delivering a customized solution.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	7% - 20%

 **LENDER #25**

A private finance owned and managed by the third generation of its founding family.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	Up to \$3M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	6% - 20%

 **LENDER #26**

A private finance company focused on accelerating client cash flow.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	4% - 18%

 **LENDER #27**

A private finance company focused on accelerating client cash flow.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	4% - 20%

 **LENDER #28**

Direct lender focused on accelerating client cash flow with financing solutions.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$1M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	6% - 19%
Other Information	:	Broad range of options, a flexible company.

 **LENDER #29**

A private finance company focused on accelerating client cash flow.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Various Factoring Programs
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	550+
Required Revenues	:	Minimum \$100K
Restricted Industries	:	None
Min to Max Rates	:	5% - 20%
Other Information	:	Broad range of options, a flexible company.

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EQUIPMENT LENDERS

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EQUIPMENT LENDERS FOR TRANSACTIONS LESS THAN \$300K

LENDER #1

Lender is a story lender who takes a serious look at cash flow.

- Geographic Lending Areas** : USA
- Loan Products** : Lease/Loan
- Loan Sizes** : \$20K to \$300K
- Required Credit Scores** : None
- Desired Equipment Types** : All Industries Considered
- Min to Max Rates** : 3% - 12%

LENDER #2

Story credit lender for transactions that make sense but may not fit the mold of traditional funders.

- Geographic Lending Areas** : USA
- Loan Products** : Lease/Loan
- Loan Sizes** : \$10K to \$250K+
- Required Credit Scores** : Submit Personal Credit
- Desired Equipment Types** : Multi-Industry
- Min to Max Rates** : 0.03795% (FMV Lease); 0.04040% (EFA)
- Other Information** : Lender takes on credit challenge underwriting, new business, and used equipment.

LENDER #3

Lender offers financing programs for Construction Companies, Agricultural Operations, Manufacturing and many others.

- Geographic Lending Areas** : USA
- Loan Products** : Sale-Leaseback / Working Capital / Purchase
- Loan Sizes** : \$20K to \$500K
- Required Credit Scores** : None
- Desired Equipment Types** : Multi-Industry
- Min to Max Rates** : 15%+
- Other Information** : Collateral focused along with cash flow. 50% LTV.

 **LENDER #4**

Provider of 4-hour equipment financing. cheaper rates and cover a lot of different types of equipment.

Geographic Lending Areas	:	Continental US
Loan Products	:	Equipment Finance Agreements
Loan Sizes	:	\$100K to \$500K
Required Credit Scores	:	620+
Desired Equipment Types	:	Farming
Min to Max Rates	:	7% - 16%
Other Information	:	Restricted Industries include bars, satellite, tanning, and ATMs.

 **LENDER #5**

Lender is known for their ability to offer 4-hour equipment financing.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$50K to \$10M
Required Credit Scores	:	Lender requires personal credit report on all guarantors
Desired Equipment Types	:	Various
Min to Max Rates	:	Term Dependent
Other Information	:	Cares about cash flow.

 **LENDER #6**

True collateral lender who doesn't care about credit. Lender will do deals with 40/50% down and higher rates. Tough credit specialists.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$10K to \$400K
Required Credit Scores	:	None
Desired Equipment Types	:	Various
Min to Max Rates	:	0.0265% - 0.0561% Depending on Tier and Term Length
Other Information	:	Can approve deals in less than 8 hours and fund within 24 hours of receiving all completed documentation.

 **LENDER #7**

Lender is perfect for startups, lower rates- 8%, trucking, trailers and titled vehicles. Specializes in over the road equipment

Geographic Lending Areas	:	USA (Not Louisiana)
Loan Products	:	Loan
Loan Sizes	:	Up to \$125K
Required Credit Scores	:	600+
Desired Equipment Types	:	Trucks, Trailers, Machinery, Equipment.
Min to Max Rates	:	Financial strength dependent.
Other Information	:	Expect a credit decision to be made within 24 hours.

 **LENDER #8**

Provides financing, lending assistance, and lines of credit for operations of all sizes.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$20K to \$300K
Required Credit Scores	:	670
Desired Equipment Types	:	Various, leans Trucking
Min to Max Rates	:	10.25%
Other Information	:	Serves small, locally owned shops to large corporations.

 **LENDER #9**

Provides flexible financing solutions based on accounts receivable, as well as inventory and equipment, to fund opportunities for growing small to medium-sized businesses.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$50K to \$15M
Required Credit Scores	:	Story Dependent
Desired Equipment Types	:	Various
Min to Max Rates	:	Loan Dependent
Other Information	:	Financing limit supported by credit strength of customers.

 **LENDER #10**

Commercial lending solutions to manufacturers, distributors, franchisors, and direct to businesses nationwide.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$15K to \$1.5M
Required Credit Scores	:	675
Desired Equipment Types	:	Various
Min to Max Rates	:	6.99% - 9.25%
Other Information	:	Financing program with flexible payment options.

 **LENDER #11**

Lender helps manufacturers, vendors, and dealers be more successful.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$3K to 250K
Required Credit Scores	:	Loan Dependent
Desired Equipment Types	:	Various
Min to Max Rates	:	Loan Dependent
Other Information	:	Lender services various industries including specialty and medical.

 **LENDER #12**

Provides flexible, innovative leasing and finance programs to resellers, distributors and manufacturers.

Geographic Lending Areas	:	USA
Loan Products	:	Lease/Loan
Loan Sizes	:	\$3K to \$100K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Monthly payment is fixed throughout the term and will not vary with interest rate changes.

 **LENDER #13**

Capable of providing both vehicle and equipment financing and leasing programs.

Geographic Lending Areas	:	Mid-Atlantic
Loan Products	:	Lease/Loan
Loan Sizes	:	\$5K to \$300K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Funds all types of assets, including construction equipment, industrial machinery, office furniture, computer systems and communication networks.

 **LENDER #14**

Lender is a small-ticket equipment leasing company.

Geographic Lending Areas	:	Continental USA
Loan Products	:	Lease
Loan Sizes	:	\$1K to \$50K
Required Credit Scores	:	All Credit Types
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Active membership in several industry trade associations.

 **LENDER #15**

Lender seeks to provide both vehicle and equipment financing and leasing programs.

Geographic Lending Areas	:	Continental USA
Loan Products	:	Lease
Loan Sizes	:	\$25K to \$300K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+

 **LENDER #16**

National funding source that provides loans and leases to established businesses.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$5K to \$75K
Required Credit Scores	:	630+
Desired Equipment Types	:	Various
Min to Max Rates	:	13%+
Other Information	:	Decisions are based on credit quality; not a collateral-based lender.

 **LENDER #17**

Equipment lender specializing in the Western US.

Geographic Lending Areas	:	California, Idaho, Montana, Oregon & Washington
Loan Products	:	Lease
Loan Sizes	:	\$20K to \$400K
Required Credit Scores	:	630+
Desired Equipment Types	:	Various
Min to Max Rates	:	16%+

 **LENDER #18**

Private firm committed to helping small businesses.

Geographic Lending Areas	:	USA
Loan Products	:	Lease/Loan
Loan Sizes	:	\$20K to \$275K
Required Credit Scores	:	625+
Desired Equipment Types	:	Various
Min to Max Rates	:	12%+
Other Information	:	Provides fast, flexible, and competitive equipment financing solutions.

 **LENDER #19**

Offers both 'Application Only' and Full Financial Disclosure programs for transactions.

Geographic Lending Areas	:	Idaho, Montana, Oregon & Washington
Loan Products	:	Lease/Loan
Loan Sizes	:	\$5K to \$150K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Constantly expanding offerings for business owners.

 **LENDER #20**

Funding deals from the big city to agricultural areas.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$4K to \$50K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	13%+
Other Information	:	Goal is to fund the business dreams of customers.

 **LENDER #21**

Seasoned lender who offers flexible payment options.

Geographic Lending Areas	:	USA
Loan Products	:	Lease/Loan
Loan Sizes	:	\$3K to \$300K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	16%+
Other Information	:	Has over 30 years of experience.

 **LENDER #22**

A direct funder of lease transactions for all kinds of businesses.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$10K Minimum
Required Credit Scores	:	630+
Desired Equipment Types	:	Fitness, Hardware/Software, Truck/Trailer
Min to Max Rates	:	13%+
Other Information	:	Documentation can be prepared within 24 hours.

 **LENDER #23**

Providing business equipment, construction equipment, office furniture leasing and medical equipment leasing solutions.

Geographic Lending Areas	:	Texas/Nationwide
Loan Products	:	Lease
Loan Sizes	:	\$1K to \$200K
Required Credit Scores	:	630+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Approves start-up businesses.

 **LENDER #24**

Provides small to medium size businesses with commercial equipment.

Geographic Lending Areas	:	Washington, Oregon & Idaho
Loan Products	:	Lease
Loan Sizes	:	\$5K to \$500K
Required Credit Scores	:	620+
Desired Equipment Types	:	Truck/Trailer, Construction Equipment
Min to Max Rates	:	15%+
Other Information	:	Can fund private party transactions.

 **LENDER #25**

Offers affordable and flexible equipment leasing and financing solutions for the acquisition of most types of capital equipment, software and services.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$5K+
Required Credit Scores	:	620+
Desired Equipment Types	:	Commercial, Alt-Energy, Tech
Min to Max Rates	:	14%+
Other Information	:	Veteran Owned.

 **LENDER #26**

A business equipment leasing and financing company.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$1K to \$250K
Required Credit Scores	:	650+
Desired Equipment Types	:	Various
Min to Max Rates	:	6%+
Other Information	:	Over 20 years in the equipment leasing industry.

 **LENDER #27**

Private company specializing in small ticket leasing deals.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$3K to \$50K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+

 **LENDER #28**

Lender specializes in the Midwest and pacific coast.

Geographic Lending Areas	:	Midwest, Pacific Coast
Loan Products	:	Lease/Loan
Loan Sizes	:	\$1K to \$100K
Required Credit Scores	:	630+
Desired Equipment Types	:	Various
Min to Max Rates	:	13%+

 **LENDER #29**

Well-known bank offering financing for medical practice equipment.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$25K to \$10M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	14%+
Other Information	:	Financing for medical practice equipment.

EQUIPMENT LENDERS FOR TRANSACTIONS HIGHER THAN \$300K

LENDER #1

Lender is a true no credit check, no income check lender. Only care about collateral value of the equipment and lend up to 80% of forced liquidation value.

Geographic Lending Areas	: USA
Loan Products	: Lease
Loan Sizes	: \$400K to \$5M
Required Credit Scores	: 620+
Desired Equipment Types	: Various
Min to Max Rates	: 4% - 5%
Other Information	: Proposal letter often in 1 day; Commitment and closing 2-3 weeks.

LENDER #2

Extensive experience valuing fixed assets and structuring transactions for businesses of all sizes.

Geographic Lending Areas	: USA
Loan Products	: Loan/Lease
Loan Sizes	: \$500K to \$50M+
Required Credit Scores	: 620+
Desired Equipment Types	: Various
Min to Max Rates	: 15%+
Other Information	: Has significant committed capital available to invest in equipment lease and loan transactions.

LENDER #3

Flexible Structures Include: Equipment Acquisitions, Working Capital, Sale Leasebacks, Debt and/or Equipment Refinances, Bridge Financing & more.

Geographic Lending Areas	: USA
Loan Products	: Loan
Loan Sizes	: \$200K to \$50M
Required Credit Scores	: Min 600; below 600 can still be considered
Desired Equipment Types	: Various
Min to Max Rates	: 14%+
Other Information	: Deals require a minimum 2:1 TOTAL COLLATERAL to NET FUNDING ratio.

 **LENDER #4**

Lender focuses on providing equipment leases to industrial companies.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$300K to \$5M
Required Credit Scores	:	600+
Desired Equipment Types	:	Various
Min to Max Rates	:	Typically, at the Wall Street Journal Prime Rate + 7% - 11%
Other Information	:	Weekly Loan payments are required to be paid via ACH.

 **LENDER #5**

Collaborates with global financial services leaders to provide effective equipment financing solutions for businesses throughout the United States.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$500K to \$25M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	12%+
Other Information	:	A leading independent, full-service equipment financing company in the United States.

 **LENDER #6**

A privately held commercial equipment lease and finance company.

Geographic Lending Areas	:	USA
Loan Products	:	Lease/Loan
Loan Sizes	:	\$10K to \$10M
Required Credit Scores	:	600+
Desired Equipment Types	:	Various
Min to Max Rates	:	5.99%+
Other Information	:	Terms from 1 to 5 years.

 **LENDER #7**

Lender known for offering no-hassle equipment financing.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$250K+
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	11%+
Other Information	:	Provides clients with powerful online tools.

 **LENDER #8**

Specializes in providing financing solution to the Truck and Trailer market.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$250K+
Required Credit Scores	:	620 Min
Desired Equipment Types	:	Specializes in Trucks
Min to Max Rates	:	4.74%+
Other Information	:	Qualified Equipment: New and Used standard spec Trucks and Trailers (no car carriers)

 **LENDER #9**

Corporate equipment acquisition financing or leasing allows companies to take possession of equipment quickly, while preserving working capital for other strategic purposes.

Geographic Lending Areas	:	Pacific US
Loan Products	:	Loan/Lease
Loan Sizes	:	\$500K to \$100M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	12%+
Other Information	:	Focuses on mid cap market.

 **LENDER #10**

Offers solutions in healthcare, technology, energy, government, manufacturing industries.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$5K to \$100M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	14%+
Other Information	:	Offers many flexible programs.

 **LENDER #11**

Industry experts at delivering equipment finance solutions.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$5K to \$100M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	12%+
Other Information	:	Proven loan and lease origination platform.

 **LENDER #12**

Lender has financed over 1 million pieces of equipment through their network of over 10,000 independent vendors.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$15K to \$20M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	11%+
Other Information	:	Easy to apply, fast decisions.

 **LENDER #13**

Lender has Over 40 years of experience and is a provider of equipment financing services for businesses nationwide.

- Geographic Lending Areas** : USA
- Loan Products** : Lease
- Loan Sizes** : \$5K to \$500K
- Required Credit Scores** : 620+
- Desired Equipment Types** : Various
- Min to Max Rates** : 15%+

 **LENDER #14**

Lender often offers a fast response time – 1 to 2 hours.

- Geographic Lending Areas** : USA
- Loan Products** : Loan/Lease
- Loan Sizes** : \$5K to \$10M
- Required Credit Scores** : 620+
- Desired Equipment Types** : Various
- Min to Max Rates** : 10%+
- Other Information** : Competitive Rates & Flexible Terms.

 **LENDER #15**

Generally, provides lease financing for 12-36 month, fair market value leases.

- Geographic Lending Areas** : USA
- Loan Products** : Loan/Lease
- Loan Sizes** : \$50K to \$1M
- Required Credit Scores** : 610+
- Desired Equipment Types** : Various
- Min to Max Rates** : 10%+
- Other Information** : Specializing primarily in information technology, medical technology, and telecommunications equipment.

 **LENDER #16**

Lender focuses on mid and large capitalization.

Geographic Lending Areas	:	USA
Loan Products	:	Loans
Loan Sizes	:	\$10K to Unlimited
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	11%+
Other Information	:	20+ years of experience.

 **LENDER #17**

Lender offers flexible equipment lease and loan payment plans to make the buying and selling of commercial equipment simple and more affordable.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$300K to \$10M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Fast decisions.

 **LENDER #18**

Provides equipment financing for commercial equipment - primarily in the trucking, construction, drilling, and manufacturing industries.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$10K to \$1M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Works with both New and Used equipment.

 **LENDER #19**

A direct lender for most types of equipment and vehicles.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$10K to \$450K ; Vehicles - Unlimited
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	10%+
Other Information	:	Competitive rates, no loan too small.

 **LENDER #20**

Independent provider of equipment leasing and financial solutions for businesses and healthcare providers evolving with technology.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$100K to \$5M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	13%+
Other Information	:	Provides leasing structures that match financial needs with technical requirements.

 **LENDER #21**

Lender seeks to educate clients and to offer them informed solutions to match their needs.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$10K to \$1M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	11%+
Other Information	:	Flexible programs.

 **LENDER #22**

Lender is one of the largest independent banks.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$10K to \$10M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	8%+
Other Information	:	Since the beginning they financed nearly 10K customers with almost \$1B of financing.

 **LENDER #23**

Offers equipment financing expertise and consulting to facilitate the acquisition of all types of business.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$1M to \$500M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	8%+
Other Information	:	Leases and loans are tailored to meet your budgetary needs and goals.

 **LENDER #24**

Specializes in the insurance industry.

Geographic Lending Areas	:	USA
Loan Products	:	Lease/Loan
Loan Sizes	:	Up to \$175K
Required Credit Scores	:	640+
Desired Equipment Types	:	Various
Min to Max Rates	:	8%+
Other Information	:	50 years of experience

 **LENDER #25**

A boutique lessor who works with angel and venture capital.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$100K to \$1.5M
Required Credit Scores	:	630+
Desired Equipment Types	:	Various
Min to Max Rates	:	9%+
Other Information	:	Does not require warrants or personal guarantees.

 **LENDER #26**

Lender serves many industries and funding all types of equipment in every state.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$5K to \$500K
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	10%+
Other Information	:	Lender is a direct funding source.

 **LENDER #27**

A direct lender since 2000.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$10K Minimum
Required Credit Scores	:	650+
Desired Equipment Types	:	Various
Min to Max Rates	:	6%+
Other Information	:	Thousands of success stories.

 **LENDER #28**

Lender is able to assist both mature and young businesses.

Geographic Lending Areas	:	USA
Loan Products	:	Lease
Loan Sizes	:	\$50K to \$1M; Avg: \$250K
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Provides capital alternatives for clients struggling with traditional institutions.

 **LENDER #29**

Lender is a division of a regional bank with over 30 years of experience.

Geographic Lending Areas	:	USA
Loan Products	:	Loan
Loan Sizes	:	\$5K to \$20M
Required Credit Scores	:	650+
Desired Equipment Types	:	Various
Min to Max Rates	:	9%+
Other Information	:	Originated and funded millions of dollars in municipal obligations throughout the US.

 **LENDER #30**

Lender offers flexible and competitive leasing programs.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$100K to \$35M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	11%+
Other Information	:	Affordable fixed-rate financing.

 **LENDER #31**

Lender offers up to 100% financing.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$250 to \$15M
Required Credit Scores	:	610+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	True Lease for lower payments and favorable tax treatment.

 **LENDER #32**

A leading global financing partner specializing in manufacturing.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$25K to \$5M
Required Credit Scores	:	630+
Desired Equipment Types	:	Various
Min to Max Rates	:	6% - 20%
Other Information	:	Great partner for manufacturers, distributors and dealers.

 **LENDER #33**

Offers a full suite of products designed to help manage and grow businesses.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$100K to \$10M
Required Credit Scores	:	650+
Desired Equipment Types	:	Various
Min to Max Rates	:	6%+
Other Information	:	Well established corporation.

 **LENDER #34**

A nationally ranked top 50 equipment finance company.

Geographic Lending Areas	:	Continental US
Loan Products	:	Loan/Lease
Loan Sizes	:	\$500K to \$10M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	15%+
Other Information	:	Has teams of experienced professionals committed to working directly with customers.

 **LENDER #35**

Professionals work directly with private, public, and government clients to customize either structured or direct financing.

Geographic Lending Areas	:	USA
Loan Products	:	Loan/Lease
Loan Sizes	:	\$1K to \$5M
Required Credit Scores	:	620+
Desired Equipment Types	:	Various
Min to Max Rates	:	11%+
Other Information	:	Textron products focus on the simulation, golf, industrial, and armed services marketplaces.

 **LENDER #36**

Nationally recognized corporation with years of success and experience.

Geographic Lending Areas	:	USA
Loan Products	:	Lease/Loan
Loan Sizes	:	\$250K-\$50M
Required Credit Scores	:	650+
Desired Equipment Types	:	Various
Min to Max Rates	:	6%+
Other Information	:	Flexible programs and tools.

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ALL COMMERCIAL VEHICLES CONSIDERED

- ✓ \$20K Up to \$10M
- ✓ 1 - 5 Year Terms
- ✓ Minimum \$100K in Company Revenue
- ✓ 2 Year Industry Experience With 20% down
- ✓ Start ups ok.



If we can assist you with your commercial vehicle finance need please contact Ervin Hughes, your Director or visit www.rainstarcapitalgroup.com/ervin

TRUCKING LENDERS

DISCLAIMER

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All financing is subject to lender's underwriting and current guidelines. RCG makes no guarantee of funding through any of the programs listed in this guide. RCG is not liable for the actions or any business conducted by or with any lender represented in this magazine.

 **LENDER #1**

Lender Type	:	B/C Non-Bank Lender
Lease/Finance	:	Lease Only
Amounts	:	\$10K to \$300K
Min. Credit Score	:	450+
Terms/ APR or Factor Rates	:	Up to 48 Months Terms
		B Credit Buy Rates: 24 Months 0.0502% 30 Months 0.042% 36 Months 0.0381% 42 Months 0.0347% 48 Months 0.0323%
		C Credit But Rates: 24 Months 0.0543% 30 Months 0.0465% 36 Months 0.0416% 42 Months 0.0384% 48 Months 0.036%
Years In Business	:	Any
Down Payment Required	:	10% Refundable Deposit
Short/Long Haul	:	Either
Age of vehicles	:	No Restrictions
Comments	:	Story Lender for Long Haul and Vocational Trucks

 **LENDER #2**

Lender Type	:	A/B Non-Bank Lender
Lease/Finance	:	Financing for titled equipment. Dollar buyout lease on non-titled equipment.
Amounts	:	\$10K to \$250K
Min. Credit Score	:	620
Terms/ APR or Factor Rates	:	8% Maximum: 19.9%, 24 - 60 Months Terms
Years In Business	:	Any
Down Payment Required	:	Minimum 20% Down on all transactions. 25% down on Start-up's
Short/Long Haul	:	Either
Age of vehicles	:	600K Miles and Under
Comments	:	Home Owners Only/ NO tax liens App only up to \$125K.

 **LENDER #3**

Lender Type	:	B, C, D Non-Bank Lender
Lease/Finance	:	Lease Only
Amounts	:	\$5K to \$75K
Min. Credit Score	:	450+
Terms/ APR or Factor Rates	:	24 - 60 Months Terms
Years In Business	:	Any
Down Payment Required	:	10% refundable deposit
Short/Long Haul	:	Short
Age of vehicles	:	No Restrictions
Comments	:	No Long Haul, Owner operators.

 **LENDER #4**

Lender Type	:	B, C, D Non-Bank Lender
Lease/Finance	:	Lease Only
Amounts	:	\$5K to \$75K
Min. Credit Score	:	635
Terms/ APR or Factor Rates	:	18 - 48 Months Terms
Years In Business	:	2+
Down Payment Required	:	Min 10%
Short/Long Haul	:	Short
Age of vehicles	:	Year 2000 or Newer
Comments	:	4 hour turn around, Story Lender, Startups need 20% down.

 **LENDER #5**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both
Amounts	:	\$25K to \$1M
Min. Credit Score	:	600
Terms/ APR or Factor Rates	:	7-13%, 12 - 84 Months Terms
Years In Business	:	2+
Down Payment Required	:	0%-25% new starts always 20% minimum
Short/Long Haul	:	Either
Age of vehicles	:	No Restrictions
Comments	:	Prefer fleets of 5 or more.

 **LENDER #6**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Lease
Amounts	:	\$40K to \$750K
Min. Credit Score	:	600
Terms/ APR or Factor Rates	:	24 - 60 Months Terms
Years In Business	:	Any
Down Payment Required	:	10% - 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer.

 **LENDER #7**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both
Amounts	:	\$20K to \$500K
Min. Credit Score	:	600
Terms/ APR or Factor Rates	:	24-60 Months Terms
Years In Business	:	2+
Down Payment Required	:	10% - 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer
Comments	:	Currently not financing Owner Operators outside of California, Vocational Trucks are done but not in Louisiana, No startups, 2 year operating experience required.

 **LENDER #8**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both
Amounts	:	\$10K to \$75K
Min. Credit Score	:	600
Terms/ APR or Factor Rates	:	24 - 72 Months Terms
Years In Business	:	2+
Down Payment Required	:	0% - 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer.

 **LENDER #9**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Lease
Amounts	:	\$20K to \$1M
Min. Credit Score	:	620
Terms/ APR or Factor Rates	:	24 - 60 Months Terms
Years In Business	:	2+
Down Payment Required	:	0% - 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer.

LENDER #10

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both
Amounts	:	\$10K to \$400K
Min. Credit Score	:	None
Terms/ APR or Factor Rates	:	17% - 45%, 36 months is our general term
Years In Business	:	Any
Down Payment Required	:	40% - 50% cash or collateral
Short/Long Haul	:	Either
Age of vehicles	:	No Restrictions.

LENDER #11

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both
Amounts	:	\$20K to \$500K
Min. Credit Score	:	None
Terms/ APR or Factor Rates	:	24 - 36 Months Terms
Years In Business	:	Any
Down Payment Required	:	Lender requires 1 st and last payments for the down payment (if they can't do a 1 st & last then they can adjust the loan so there is nothing to put down)
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer
Comments	:	They don't do deals with owner operators.

LENDER #12

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both, but prefer to finance
Amounts	:	\$45K Max
Min. Credit Score	:	None
Terms/ APR or Factor Rates	:	Approx. 20% - 45%, 24 - 60 months Terms
Years In Business	:	Any
Down Payment Required	:	Minimum 25% down for a truck priced fairly by the seller. If underpriced or overpriced, they will adjust
Short/Long Haul	:	Either
Age of vehicles	:	Nothing over 700K+ Miles
Comments	:	Client must have a commercial Driver's License.

 **LENDER #13**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Lease
Amounts	:	\$5K to \$250K
Min. Credit Score	:	650+
Terms/ APR or Factor Rates	:	7% - 16%, 36 - 60 Months Terms
Years In Business	:	2+
Down Payment Required	:	1 or 2 advance payments, sometimes a down payment could be required
Short/Long Haul	:	Either
Age of vehicles	:	No Restrictions
Comments	:	Need 3 trucks in a fleet. If client doesn't meet the fleet requirements and only has 1 st truck and getting their 2 nd lender can consider, but they must be a homeowner and have a hauling contract in place.

 **LENDER #14**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	All transactions are true leases with FMV EOT Option not to exceed 10%
Amounts	:	\$40K to \$2.5M
Min. Credit Score	:	None
Terms/ APR or Factor Rates	:	Buy rates are in the teens before any points to client's firm are added, 12 to 60 Months
Years In Business	:	Any
Down Payment Required	:	Any cash in a transaction is treated as a security deposit, not a down payment
Short/Long Haul	:	Either
Age of vehicles	:	No Restrictions.

 **LENDER #15**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Typically finance for titled vehicles
Amounts	:	\$10K to \$500K
Min. Credit Score	:	685
Terms/ APR or Factor Rates	:	25%+
Years In Business	:	5+
Down Payment Required	:	Standard terms include 1 advance plus 10% Security Deposit. Deals for stronger credits and strong assets may require less.
Short/Long Haul	:	Either
Age of vehicles	:	800K+ miles gets reviewed
Comments	:	Short haul is looked upon more favorably than OTR (long haul) - info/story/contracts regarding the work being done is very helpful. Must be a homeowner.

 **LENDER #16**

Lender Type	:	Non-Bank Lender
Lease/Finance	:	Both
Amounts	:	Up to \$100K
Min. Credit Score	:	640
Terms/APR or Factor Rates	:	8%+
Years In Business	:	2 Years+
Down Payment Required	:	10% - 30%
Short/Long Haul	:	Yes
Age of vehicles	:	900K miles and below

 **LENDER #17**

Lender Type	:	Bank
Lease/Finance	:	Lease
Amounts	:	\$20K to \$500K
Min. Credit Score	:	620
Terms/ APR or Factor Rates	:	24 - 72 Months Terms
Years In Business	:	2+
Down Payment Required	:	0% - 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer.

 **LENDER #18**

Lender Type	:	Bank
Lease/Finance	:	Both
Amounts	:	\$20K to \$500K
Min. Credit Score	:	650
Terms/ APR or Factor Rates	:	24-72 Months Terms
Years In Business	:	2+
Down Payment Required	:	0% - 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer.

 **LENDER #19**

Bank that provides truck financing.

Lender Type	:	Bank
Lease/Finance	:	Both
Amounts	:	\$20K to \$500K
Min. Credit Score	:	620
Terms/ APR or Factor Rates	:	24 - 60 Months Terms
Years In Business	:	2+
Down Payment Required	:	Up to 25%
Short/Long Haul	:	Either
Age of vehicles	:	10 Years old or newer.

 **LENDER #20**

A multifaceted company that provides a complete suite of financial services, logistics and back office support to customers and partners. They offer exceptional integrated transportation and financial services through the utilization of sophisticated technology solutions, quality personnel and 60 years of combined industry experience. (note: Only does AR lending on trucking)

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COMMERCIAL REAL ESTATE LENDERS

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SMALL BALANCE CRE LENDERS (\$100K TO \$1M)

LENDER #1

Recently announced a new program specifically designed to provide Real Estate Investors with financing for stabilized rental properties.

Fix & Flip Projects : \$50K to \$3M, Max LTV 85%
Rental Loans : \$100K to \$3M, Max LTV 75%

LENDER #2

Loan Amount : \$250K to \$2M
Loan types : Purchase, Co, Refinance
Max LTV : 65% - 75%
Eligible Borrowers : U.S. Citizens, Permanent Resident Aliens, Legal Entities
Minimum Middle Credit Score : 660
Eligible States : Top 200 MSAs

LENDER #3

Loan Amount : \$50K to \$2.5M+
Max LTV : Rehab - Up to 85% of the purchase price;
 After Repair Value (ARV) - Up to 85% of the purchase price +, up to 100% of renovation costs;
Credit : Not to exceed 75% of the ARV
 Rehab - no set minimum;
 After Repair Value - 600 minimum

LENDER #4

Loan Amount : \$250K to \$5M
LTV : Multifamily properties - up to 75%;
 Other Commercial - up to 70%.

LENDER #5

Loan Sizes : \$75K to \$350K, call for larger loans
 Max LTV : Tiered 60% - 80%
 Credit Score : 700
 Not Lending in : Alaska, California, Hawaii, Mississippi, North Dakota, Nevada, Oklahoma, Rhode Island, Vermont, West Virginia, Wyoming.

LENDER #6

Geographic Lending Areas : Nationwide, **EXCEPT** for: Alabama, Alaska, Hawaii, Michigan, Nevada, North Dakota, Vermont, & West Virginia.
 Loan Sizes : \$25K to \$1M

LENDER #7

Geographic Lending Areas : Nationwide
 Loan Amounts : \$75K to \$5MM
 Loan Purpose : Purchase, Rate-Term Refinance, Cash-Out Refinance.
 Max LTV : 75% Max LTV on purchase only with 700+ mid Fico;
 Investor 2-4 loans > \$1MM = 65% max LTV
 Credit Score : 620 Minimum (mid FICO)

LENDER #8

51% of the loan amount must be available after all liens, points and closing cost are paid. Proceeds must be wired at closing directly into business acct. O/O and 2nd Home (Business Purpose transactions only). Refinance only (no cash-out limits). Up to 70% LTV. Borrower must provide proof of self-employment 2+ years. **NO** Minimum FICO needed. **NO** DSCR calculations for all residential properties! **NO** Income requirements!

Geographic Lending Areas : Arizona, California, Colorado, Idaho, New Mexico, Oklahoma, Oregon, Utah & Wyoming only
 Loan Sizes : \$100K to \$10M
 Property Types Residential : SFR, Condo/Townhomes, 2-4 unit
 Average Funding Time : Less than 10 business days

LENDER #9

No Minimum FICO needed

Geographic Lending Areas : New Jersey, Virginia, New York, Connecticut, Pennsylvania, Rhode Island, Delaware, Massachusetts, Washington DC, New Hampshire, Maryland, Maine, Florida, Colorado, Georgia, Wisconsin, South Carolina, Ohio, North Carolina, Texas, Minnesota, Washington State, and Indiana.

Loan Sizes : \$50K to \$1MM

Project Type : Multi-Family, Mixed-Use, Strip Malls/Shopping Malls, Retail Spaces, Office Spaces, Warehouses, Day Care Centers, Light Industrial, Hospitality, Marinas, Auto Body Shops, Auto Repair Shops, Car Wash, Self-Storage, Mobile Home Parks, and Churches.

LENDER #10

Project Types : Office, Retail, Industrial, Self-Storage, Single Tenant, Mixed Use 5+ Units, Multifamily

Loan Amounts : \$750K to \$5M

Max LTV : 75% - 80%

LENDER #11

All credit history accepted.

Geographic Lending Areas : 35 states and the District of Columbia

Loan Size : \$250K to \$5M
(\$5 Million+ will be considered on a case-by-case basis)

Project Types : Multi-family (Apartment Building), Office, Retail, Mixed-Use, Strip Center, Free Standing Commercial, Warehouse, Light Industrial, Self-Storage, Improved Land, 2-4 units, and Single-Family Investment (non-owner occupied)

Max LTV : Up to 65%; up to 50% on improved land.

LENDER #12

All credit history accepted.

Geographic Lending Areas : Nationwide

Loan Size : \$1M to \$6M in all markets;
\$1M to \$7.5M in top and standard markets for properties with 75 units or less

Project Types : Acquisition or Refinance (Cash-Out available)

Max LTV : 80% available in Top and Standard Markets

Credit Score : Minimum FICO score of 650

 **LENDER #13**

Private lender.

- Loan Size** : \$50K to \$2M
- Business Types** : Small comm., Residential Investment & Fix-n-Flip, Bridge, Special Needs.
- Years In Business** : 1-3 year terms!

 **LENDER #14**

Their investment strategy enables them to successfully manage risk while creating solutions that deliver current cash flow and create long-term value. Cycle-tested approach of investing across the capital stack has allowed them to expand their investment reach, be more selective in the investments they pursue, and create an alignment of interests with their partners.

 **LENDER #15**

A private real estate firm that provides flexible debt and equity for real estate entrepreneurs and opportunistic investments for accredited investors, and other institutional investors.

 **LENDER #16**

A dedicated real estate investment group. Build on a vertically integrated platform that incorporates all disciplines of commercial real estate. By providing access to opportunities across the spectrum of public and private equity and debt investments, clients are able to customize their real estate portfolios to their specific objectives, including sustainability and risk management guidelines.

LARGE BALANCE CRE LENDERS (\$1M TO \$100M)

SBA LENDERS

 **LENDER #1**

Nationwide. SBA PLP lender; credit scores as low as 640. Up to 85% financing. 1.25x DSCR.

 **LENDER #2**

Owner operated, w/R.E. 700 credit. As a nationwide direct lender, they originate loans both conventionally and through utilization of the Small Business Administration 7(a) government lending program. Based on experience and track record, they have earned the distinction of being an SBA Preferred Lender, the highest achievable. This designation gives them the authority to quickly approve and close loans while providing personalized service to borrowers.

 **LENDER #3**

A direct SBA 7(a) lender offering commercial real estate loans ranging from \$200,000 to \$5 million. 7(a) loans offer advantages to small businesses through extended terms and competitive pricing for the purchase or refinance of multipurpose owner-user real estate. They differ from the competition by offering creative solutions for business owners looking to take advantage of property ownership. They pride themselves on quick approvals (2-4 days) and timely closings (within 30 days). Offers solution-oriented service in order to get deals to the finish line.

 **LENDER #4**

Dedicated to supporting economic development in the communities it serves, they are a consistent market leader in US Small Business Administration lending and is known for its local decision making. Companies can find solutions through the bank's range of commercial loans, international banking services and award-winning Treasury Management solutions.

 **LENDER #5**

Since every industry is unique, they are proud to offer industry specific financial specialists to create solutions that will work for their client's company. One thing that each of their unique specialties share is their commitment to a relationship that performs beyond the parameters of just a banker.

CMBS AND AGENCY LENDERS

LENDER #1

For over 20 years they have been helping multifamily and commercial real estate clients achieve their financial goals by focusing on growing long-term relationships and conducting business as a partner to their clients.

LENDER #2

FHA, Senior housing. Competitive Hybrid ARM and Balloon products. Hybrid ARM loan with initial fixed rate period followed by floating over 6-Month LIBOR for the remainder of the term. Gross margin of 275 bps after initial fixed period. Lifetime cap set at 500 bps over start rate. Lifetime floor set at fixed start rate 1% maximum periodic rate adjustment every 6 months (including the initial adjustment from fixed to floating) Actual/360 interest payments YSP available on case-by-case basis.

LENDER #3

Investing billions of dollars annually in commercial mortgages on behalf of their own investment portfolios.

LENDER #4

Recognized for its industry expertise, innovative and comprehensive structures, and consistently high rankings, they have provided over \$72 billion of integrated debt and equity capital since the early 90's to the seniors housing and health care, multifamily, affordable, and student housing industries through three operating companies.

LENDER #5

Asset Size: \$4B, Loan Volume: \$600M. A nationwide multifamily lender. A wholesale shop that offers A, B and C price products for multifamily and mixed-use.

NEW CONSTRUCTION/RENOVATION LENDERS

LENDER #1

A real estate finance company specializing in loans for acquisition, renovation, construction and refinancing secured by a broad range of real estate assets. They originate loans for their managed real estate debt funds.

LENDER #2

A diversified, opportunistic alternative investment firm headquartered in Florida. The firm specializes in government-aided economic development programs and public policy investment strategies, including Small Business Administration and US Department of Agriculture lending, EB-5 foreign investment, and New Markets Tax Credits.

LENDER #3

Provides commercial mortgage loans which primarily follow the standards set by the CMBS securitization market. The fixed rate loan program focuses primarily on assets with stable cash flows, and typically exhibits conservative loan structures including amortization, reserves, moderate loan to value (LTV) ratios, strong debt yields (DY), and debt service coverage ratios (DSCR). The floating rate program is better suited for transitional assets or with short-term cash flow volatility. Structuring and leverage are tailored to the specific needs of transaction.

LENDER #4

Fully licensed to offer ALL their loan products in California, Florida, Michigan, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Texas, Virginia & Washington. In addition, they offer certain loan products in 30 other states. This program is designed to provide a business loan to construct a commercial property (Office Buildings, Retail Stores, Shopping Centers, Warehouse/Flex Space, 5+ Multi-Family units and most other income generating properties).

SENIOR DEBT LENDERS (1-30 YR MORTGAGE)

LENDER #1

A small-balance direct lender specializing in loans that do not necessarily fit the bank-qualifying guidelines.

Loan Amount	:	\$250K to \$5M
LTV	:	Multifamily properties – up to 75%; Other Commercial – up to 70%
Loan Volume Projected	:	\$200M

LENDER #2

An alternative online lender focused on residential & commercial rehab, refi & bridge loans for companies seeking to scale their business. They have a new program specifically designed to provide Real Estate Investors with financing for stabilized rental properties.

Geographic Lending Areas	:	Nationwide, EXCEPT for: Arizona, Minnesota, Nevada, Oregon & South Dakota.
Fix & Flip Projects	:	\$50K to \$3M; Max LTV 85%
Rental Loans	:	\$100K to \$3M; Max LTV 75%

LENDER #3

Lender is a national and direct provider of capital. Provides short-term commercial loans from \$50K-\$2.5M+, to fund the purchase and rehab of non-owner-occupied residential and commercial properties, provide bridge loans and issue real estate-backed lines of credit.

Asset Size	:	\$75M
Loan Volume	:	\$108M
Loan Volume Projected	:	\$122M

LENDER #4

Ground-up construction loans, bridge loans, renovation/rehab loans. Acquisition, development, permanent loans. Recourse and nonrecourse available. No land-only loans. Preferred minimum loan \$1M.

 **LENDER #5**

Specializing in small-balance commercial, residential fix-n-flips and multiunit properties. Creative financing specialists & in-house underwriting!

 **LENDER #6**

Good credit required.

Loan Amount	:	\$250K to \$2M
Loan Types	:	Purchase, Co, Refinance
Max LTV	:	65% - 75%
Eligible Borrowers	:	U.S. Citizens, Permanent Resident Aliens, Legal Entities
Min. Middle Credit Score	:	660
Eligible States	:	Top 200 MSAs

 **LENDER #7**

Geographic Lending Areas	:	Nationwide, EXCEPT for: Alabama, Alaska, Hawaii, Michigan, Nevada, North Dakota, Vermont, & West Virginia.
Loan Sizes	:	\$25K to \$1M

 **LENDER #8**

Offers conventional mortgage loans as well as USDA, VA, and FHA loans. Also offer both residential and commercial construction loans with terms from 6 - 12 months.

Credit Union Owned	:	Colorado, Wyoming, Arizona, Oklahoma, Oregon, Louisiana, Idaho & New Mexico
Offers The Following Services	:	Residential Mortgages, Commercial Loans, Construction Loans and Vacant Land Loans

 **LENDER #9**

A non-bank, direct portfolio lender offering small-balance commercial real estate financing from \$750K to \$10M in major markets nationwide.

Project Types	:	Office, Retail, Industrial, Self-Storage, Single Tenant, Mixed Use 5+ Units & Multifamily
Loan Amounts	:	\$750K to \$5M
Max LTV	:	75% - 80%

 **LENDER #10**

75% Max LTV on purchase only with 700+ mid Fico; Investor 2-4 loans > \$1MM = 65% max LTV. 620 Minimum (mid FICO). No standalone building, no restaurants. Only able to loan on some mobile home parks and some churches. Need the address to check.

- Geographic Lending Areas** : Nationwide
- Loan Amounts** : \$75K to \$5MM
- Loan Purpose** : Purchase, Rate-Term Refinance, Cash-Out Refinance

 **LENDER #11**

Specializes in the commercial real estate loans that do not fit the criteria of traditional banks.

- Geographic Lending Areas** : New Jersey, Virginia, New York, Connecticut, Pennsylvania, Rhode Island, Delaware, Massachusetts, Washington DC, New Hampshire, Maryland, Maine, Florida, Colorado, Georgia, Wisconsin, South Carolina, Ohio, North Carolina, Texas, Minnesota, Washington State, and Indiana
- Min to Max Rates** : Rates start at 7.5% for a 30-year, fully amortizing loan
- Loan Amounts** : \$50K to \$1MM
- Project Types** : Multi-Family, Mixed-Use, Strip Malls/Shopping Malls, Retail Spaces, Office Spaces, Warehouses, Day Care Centers, Light Industrial, Hospitality, Marinas, Auto Body Shops, Auto Repair Shops, Car Wash, Self-Storage, Mobile Home Parks, and Churches
- Credit Score Minimum** : No FICO Score Minimum

 **LENDER #12**

One of the largest originators of small business loans in the country. Offers a lending team dedicated to the self-storage industry.

 **LENDER #13**

Competitive Rates. No prepayment option available. Low processing and closing costs. Personalized service. Predictable closing time frames and smooth process. Cash Out transactions available. Specializing in loans from \$250K to \$3M. No Annual Tax Returns.

 **LENDER #14**

A wholesale shop that offers A, B and C price products for multifamily and mixed-use.

Geographic Lending Areas : Nationwide
Asset Size : \$4B
Loan Volume : \$600M

 **LENDER #15**

Commercial lender with agency and proprietary funding.

Project Types : Multifamily, Affordable Housing, Retail, Office, Senior Living/
 Healthcare, Manufactured Housing, Industrial & Self-Storage

 **LENDER #16**

Small-balance lender (\$1M-\$5M) with a skilled real estate and finance team. Uses an online technology, in order to make the loan application and closing processes more efficient, and to provide users with real-time data.

Geographic Lending Areas : Nationwide

 **LENDER #17**

Office, Retail, Industrial, Multifamily, Hotel, Self-Storage And Mobile Home Parks.

 **LENDER #18**

A balance sheet lender, not CMBS. Tenor is going to be 3-7 years, including extension options. They don't have any formulaic programs. They focus on the sponsor and only lend to experienced hotel investors. Leverage is typically 55-65% for senior-only loans, emphasis on quality brands, strong submarkets, top-tier operators, etc.

 **LENDER #19**

An experienced, balance sheet lender offering speed, certainty of execution and creativity to structure loan originations and acquisitions nationally, and a full-service community bank serving customers in Western, Central, and Southern Maine.

BRIDGE (CHEAPER) LENDERS

LENDER #1

Offers various bridge lending programs.

LENDER #2

Balance Sheet Lender, Commercial Real Estate only.

Loan Amounts : \$500K to \$100MM
Property Types : Single Family Detached, 2-4 Unit
LTV : Up to 75% Backed by major investors

LENDER #3

Offers individuals convenient access to the rewarding opportunities available through private commercial real estate bridge lending. Disciplined and risk-controlled strategy is designed to help their clients protect capital and generate high current income.

LENDER #4

51% of the loan amount must be available after all liens, points and closing cost are paid. Proceeds must be wired at closing directly into business acct. O/O and 2nd Home (Business Purpose transactions only). Refinance only (no cash-out limits). Up to 70% LTV. Borrower must provide proof of self-employment 2+ years. **NO** Minimum FICO needed. **NO** DSCR calculations for all residential properties! **NO** Income requirements!

Geographic Lending Areas : Arizona, California, Colorado, Idaho, New Mexico, Oklahoma, Oregon, Utah & Wyoming only
Loan Sizes : \$100K to \$10M
Property Types Residential : SFR, Condo/Townhomes, 2-4 unit
Average Funding Time : Less than 10 business days

LENDER #5

Provide real estate loans for those that don't meet bank standards and offer solutions for borrowers who don't have time to wait. Average closing time is 2-3 weeks from receipt of a completed application.

 **LENDER #6**

Team draws from a broad variety of real estate experience. Their objective is to leverage an extensive depth of real estate and finance expertise to the benefit of high-quality commercial and multi-family residential real estate projects nationwide. Likes Texas.

 **LENDER #7**

An alternative investment manager that provides capital solutions to middle market commercial real estate sponsors. Provides joint venture equity, preferred equity, structured debt and bridge loans for value-add, opportunistic and distressed transactions and special situations.

 **LENDER #8**

Founded to provide commercial real estate investors and owners with a transparent and flexible bridge lending solution. Institutionally backed. Provides bridge loans from \$2M to \$100M+ to borrowers throughout the US whose needs do not meet conventional timing or underwriting guidelines. Able to quickly understand a deal, differentiating the optical risk from the actual risk in order to structure a solution for the borrower that enables them to execute their business plan.

 **LENDER #9**

Makes commercial loans to small and middle-market businesses nationwide. Guided by a spirit of integrity and discipline since founding.

 **LENDER #10**

Founded by business entrepreneurs with extensive conventional residential and commercial loan experience. One of the nation's leading Private Money Lenders. Approach to private money lending is designed to maximize investment returns on attractive first position real estate loans. Strategy combines deep industry expertise to align the interests of investors and borrowers alike.

 **LENDER #11**

A diversified, opportunistic alternative investment firm headquartered in Florida. The firm specializes in government-aided economic development programs and public policy investment strategies, including Small Business Administration and US Department of Agriculture lending, EB-5 foreign investment, and New Markets Tax Credits.

 **LENDER #12**

Arizona, California, Nevada, Texas Creative solutions for complex needs. Quick execution by direct lender. Certainty of closing by experienced team.

BRIDGE (EXPENSIVE) LENDERS

 **LENDER #1**

A direct lender on any type of cash-flowing commercial real estate. Underwrite quickly and fund fast.

Geographic Lending Areas : Nationwide
Asset Size : \$1B
Loan Volume : \$300M

 **LENDER #2**

Brings institutional execution to the small and middle market real estate space. The principals have experience across private equity, real estate investment banking, property management and work-outs. This experience, coupled with ready capital, allows us to act quickly and efficiently in executing and underwriting complex transactions.

 **LENDER #3**

Offers individuals convenient access to the rewarding opportunities available through private commercial real estate bridge lending. Disciplined and risk-controlled strategy is designed to help you protect your capital and generate high current income.

 **LENDER #4**

Acquisitions, repositioning, refinances. A direct portfolio lender originating commercial bridge loans. Provide short-term financing secured by a 1st mortgage on commercial real estate. Delivers fast and flexible loans tailored to the specific needs of each client. Capital is available for acquisitions, refinances, repositioning and other market driven opportunities.

 **LENDER #5**

Income properties, good clients. An alternative investment manager founded in 2008, dedicated to superior fixed income products in commercial real estate. A direct lender, offering creative and flexible, time-sensitive capital solutions for a broad spectrum of real estate special situations. Specializes in partnering with principals on discounted pay-offs, value-add, repositioning, and acquisition opportunities.

 **LENDER #6**

Originates loans for its own account secured by commercial real estate projects throughout the U.S. Primarily provides first lien debt for ground up construction, adaptive reuse, major asset repositioning and renovation projects, maintaining a strong focus on the hospitality industry. Also provides alternative financing structures such as preferred equity or mezzanine debt on a selective basis.

 **LENDER #7**

Long and successful track records in lending, development, and property management. With over one hundred years of combined experience in real estate, the principals have the experience to navigate the current market and provide value to developers and real estate investors.

 **LENDER #8**

Direct, balance-sheet lender. Guaranteed a quick close on all asset types nationwide. Interest only, 1-3 year loans with no prepayment.

 **LENDER #9**

A private, hard money, direct lender providing commercial real estate loans. Loans are secured by the value of the property, not by personal credit scores. Buys commercial property & apartments.

Loan Sizes : \$250K to \$5M
Additional Services : Bridge Loans, Mezzanine Loans

 **LENDER #10**

Senior mortgage and are designed to give borrowers the ability to take advantage of time sensitive closings, “special situations” and “story” deals. Millions in committed capital. A dedicated team of experienced mortgage professionals and closings within days.

Loan Sizes : \$350K to \$20M

 **LENDER #11**

A private lender operating nationwide and actively pursues CRE financing opportunities with property investors in need of immediate access to flexible debt or equity solutions to acquire, refinance and/or enhance distressed and non-distressed properties, portfolios or notes.

 **LENDER #12**

Direct private portfolio lender. Specializes in bridge loans on all asset types. Quick closings!

 **LENDER #13**

A private/hard money provider of alternative short-term, first-position residential and commercial mortgages.

 **LENDER #14**

Provides flexible and innovative solutions drawing on 50 years of experience. Specialist in New York/ New Jersey area; will consider deals nationwide.

Area : Nationwide
Loan Sizes : \$500K to \$10M

 **LENDER #15**

Specializes in bridge loans on commercial property, farms and ranches. 100% deposit refund if not funded. Company money. Raw land in Texas, Nevada, Colorado, Montana and New Mexico. Will fund on other deals in Texas and even more in the Houston area.

 **LENDER #16**

Currently, only lending in Boston, Naples and Miami areas. Provides immediate access to short- and intermediate-term commercial loans for more than 15 years. Offers fast, flexible funding for bridge loans, asset-based working capital, construction financing and note acquisitions.

 **LENDER #17**

Direct lender for Texas hard money bridge loans. Property does not need cash flow; stated income; no prepayment penalty. Raw land, too!

Asset Size : \$50M

 **LENDER #18**

Northern California. Asset Size: \$120M Commercial, construction, conventional, private-money lending for all property types. Bridge & term loans; make-sense underwriting; 10-day close.

 **LENDER #19**

Primarily lend in Washington DC, Maryland, and Virginia. Main lending program is acquisition and construction financing for any property type. Charges 12%. Require that the borrower bring 20% of the purchase price to the closing table. Over 30 years of experience in real estate lending and commercial development. They have underwritten over \$1B in commercial loans.

 **LENDER #20**

Over 30 years of RE lending experience. Builds its business on its trusted relationships. Funds commercial and residential loans from \$50K to \$10M. Creativity, speed, and experience set them apart from competitors.

 **LENDER #21**

A direct lender originating short-term bridge and construction loans in the \$2M to \$50M range secured by real estate located in California.

 **LENDER #22**

A private bridge lender. Specializes in value-add projects, quick closings and deals with borrower issues.

 **LENDER #23**

Specializing in real estate loans in the secondary market, more commonly known as hard money loans. They do 1st, 2nd, 3rd and even 4th trust deeds. All money is from private investors.

Loan Volume	:	\$35M
Loan Amounts	:	\$100K-\$20M
Loan Terms	:	Vary from 6 months to 5 years

 **LENDER #24**

Platform allows them to eliminate the overhead and processing costs associated with traditional banking models. Loans are funded by banks, insurance companies, pension funds, high net worth individuals or other accredited investors through a revolutionary online marketplace, enabling borrowers to obtain competitive rates, flexible terms, and efficient service while enabling investors to receive better returns than those offered by traditional investment vehicles.

 **LENDER #25**

Lends in major cities in Texas, funding both residential and commercial loans for refinance, acquisition and repositioning.

 **LENDER #26**

A true private money equity lender. Fast funding!

Asset Size : \$1B
Three Disbursements : 1st Draw at closing
 2nd Maximum 1/3 of holdback
 3th Not to exceed 80% of acquisition

 **LENDER #27**

1st lien. **NOO** 1-4 unit residential flips, ground-up construction, bridge or 2+ unit rental rehabs. Low rates, points, fees, no **PPP**. Loan sizes from \$150K to \$20M+. Competitive leverage, rates, and terms. No surprise fees - fully transparent. Quote fast, close fast, and do what they say. No prepayment penalties.

 **LENDER #28**

Direct lender for new construction, development and bridge lending in 1st position DOT.

Asset Size : \$42M

 **LENDER #29**

Direct, balance-sheet lender. Guaranteed a quick close on all asset types nationwide. Interest only, 1-3 year loans with no prepayment.

LENDER #30

A private, hard money, direct lender providing commercial real estate loans. Loans are secured by the value of the property, not by personal credit scores.

- Loan Size** : \$250K to \$5M
- Additional Services** : Bridge Loans, Mezzanine Loans. Buys Commercial Property & Apartments

LENDER #31

Funds with its own money. They don't use credit lines, private investors or any other form of third-party approval. When you call, you work with a principal decision-maker. No prepayment penalty.

- Geographic Lending Areas** : Alaska, California, Colorado, Hawaii, Idaho, Nevada, Oregon, Texas, Utah & Washington

LENDER #32

Quick closings to companies in need of funding outside the scope of traditional banks and lenders. Acquisition, restructuring, construction, working capital.

- Geographic Lending Areas** : Nationwide
- Loan Sizes** : \$1M to \$70M
- Project Types** : Multifamily, Condominiums, Office, Mixed-Use, Retail, Warehouse, Industrial, Hospitality & Land

LENDER #33

Company specializes in closing hard money commercial loans within 7 to 10 days.

- Loan Sizes** : \$11.5M

LENDER #34

Land, Single purpose entity. They are allocated balance sheet capital to lending opportunities across all Commercial Real Estate asset classes including land.

- Max Checks Top Up** : \$30MM
- Min to Max Rates** : 7% - 10% with 2 - 3 Points
- Terms** : Max 3 years

LENDER #35

Principals leverage a breadth of real estate knowledge, capital markets expertise and extensive relationships to quickly identify and capitalize on market opportunities to the benefit of investment partners.

RAINSTAR

CAPITAL GROUP

NO CREDIT SCORE FIX/FLIP FINANCING AVAILABLE



HIGH LTV'S FOR PURCHASE/REHAB

- ✓ \$100K Up to \$5M
- ✓ Individual Property Loans
- ✓ For Single Family Flippers



If we can assist you with your rehab property financing need please reach out to Ervin Hughes, your Director or visit www.rainstarcapitalgroup.com/ervin

FIX/FLIP/RENTAL SFR LENDERS

DISCLAIMER

Rainstar Capital Group (RCG) makes no claim regarding the accuracy of these lender programs, as the direct lenders and fund managers that work with RCG often change their underwriting criteria, guidelines, and loan matrices.

Periodically, RCG will update these lender profiles based on information provided by the lenders.

By applying for any program, the client acknowledges that the programs, interest rates, LTV's, etc. are subject to change, based upon the lender's current underwriting criteria and guidelines. The lending programs listed in the magazine are for informational purposes only, and are not meant or intended to be a direct offer of funding.

All financing is subject to lender's underwriting and current guidelines. RCG makes no guarantee of funding through any of the programs listed in this guide. RCG is not liable for the actions or any business conducted by or with any lender represented in this magazine.

 **LENDER #1**

Lender is experienced in the Fix/Flip market.

Geographic Lending Areas	:	40 States plus District of Columbia. All states EXCEPT : Alaska, Arizona, California Hawaii, Nevada, North Dakota, Oregon, South Dakota, Utah, Vermont
Loan Products	:	Fixed Rate Mortgage
Loan Sizes	:	\$75K to \$1M
Required Credit Scores	:	620
LTV's	:	75%
Min to Max Rates	:	8.2% - 13.99%

 **LENDER #2**

Single property loans to both novice and seasoned investors.

Geographic Lending Areas	:	All 50 States
Loan Products	:	Line of Credit
Loan Sizes	:	\$50K to \$3MM
Required Credit Scores	:	620+
LTV's	:	75%
Min to Max Rates	:	6.5% - 9%

 **LENDER #3**

Lender offers many product options.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$50K to \$3M
Required Credit Scores	:	620+
LTV's	:	85%
Min to Max Rates	:	8%

 **LENDER #4**

Lender has a long list of successfully funded clients in the fix/flip/rental space.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Purchase, Refinance, Rate & Term, Cash-Out Line of Credit
Loan Sizes	:	\$40K to \$10M
Required Credit Scores	:	650
LTV's	:	75%
Min to Max Rates	:	3% - 8%

LENDER #5

Private equity fund backed by institutional partners providing rental property financing that is long term fixed rate non-recourse perm loans for single family, condominiums, 2-4 units, and town homes. Lender has no limit on the amount of properties a borrower can finance.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Fixed Rate Mortgage
Loan Sizes	:	\$500K to \$100MM
Required Credit Scores	:	680
LTV's	:	80%
Min to Max Rates	:	4% - 7%

LENDER #6

Fintech lender providing single family rental and fix/flip financing.

Geographic Lending Areas	:	Licensing required: Arizona, California, North Carolina, New Jersey, Nevada, New York & Oregon No licensing required: Connecticut, Colorado, Florida, Georgia, Illinois, Maryland, Michigan, Missouri, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, Washington & West Virginia
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$50K to \$100M
Required Credit Scores	:	501
LTV's	:	90%
Min to Max Rates	:	7%

LENDER #7

Direct private lender providing short-term loans and million-dollar lines of credit to facilitate experienced Speculators, Investors & Home Builder's acquisition including rehab funds on single family, 1-4 unit properties with the purpose of rehabilitation and resale in the retail market place. Lender has no pre-payment penalty

Geographic Lending Areas	:	Nationwide
Loan Products	:	Line of Credit
Loan Sizes	:	\$100K to \$1.25M
Required Credit Scores	:	Not FICO Driven
LTV's	:	90% of Purchase, 100% of Purchase, Max of 75% ARV 65% for Cash-out refinance
Min to Max Rates	:	10.99% - 14%

 **LENDER #8**

Major fix/flip/rental financing provider.

Geographic Lending Areas	:	Nationwide EXCEPT: California, Arizona, Nevada, North Dakota, South Dakota, Minnesota, Vermont, Utah & Oregon
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$100K to \$2M
Required Credit Scores	:	600
LTV's	:	90%
Min to Max Rates	:	10.5%

 **LENDER #9**

Popular and season lender.

Geographic Lending Areas	:	Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Kansas, Kentucky, Louisiana, Massachusetts, Maryland, Maine, Missouri, Mississippi, Montana, North Carolina, New Hampshire, Nebraska, New Jersey, New Mexico, New York, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin, West Virginia & Wyoming (licensed broker required for Arizona, Kansas, Missouri, Montana, Nebraska, Oregon & Utah Lending in Chicago, Baltimore and Hartford on CBC basins only!
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$100K to \$2M
Required Credit Scores	:	650
LTV's	:	75%
Min to Max Rates	:	5.99% - 7.5%

 **LENDER #10**

A private money lender specializing in the financing of non-owner occupied residential investment properties. Lender provides Mortgage Brokers and Real Estate Investors with a fast and cost-effective funding source for their real estate investment needs.

Geographic Lending Areas	:	California, Florida, Washington, Oregon, Arizona, Utah, Hawaii, Nevada, Colorado, Texas & Georgia
Loan Products	:	Mortgage, Line of Credit
Loan Sizes	:	\$100K to \$5M
Required Credit Scores	:	650+
LTV's	:	80% with the ability to do 75% for rehab
Min to Max Rates	:	8.5%

 **LENDER #11**

Leading fix/flip/rental financing firm specializing in fast closings for strong borrowers.

Geographic Lending Areas	:	INELIGIBLE States: Alaska, Hawaii, Idaho, Maine, Montana, North Dakota, South Dakota, Vermont, Puerto Rico, U.S. Territories including Guam and, Virgin Islands.
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$250K to \$5M
Required Credit Scores	:	600
LTV's	:	80%
Min to Max Rates	:	7.99% - 12%

 **LENDER #12**

Lender provides short-term funding for the acquisition of non-owner occupied 1-4 family residential properties.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$50K to \$2.5M
Required Credit Scores	:	660
LTV's	:	85%
Min to Max Rates	:	3.99% - 8.99%

 **LENDER #13**

The growing construction lender for builders, developers, and investor-GC's doing 1 to 1,000 houses a year.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Fixed Rate Mortgage, Line of Credit
Loan Sizes	:	\$75K to \$350K
Required Credit Scores	:	650+
LTV's	:	80%
Min to Max Rates	:	4.99% - 8.99%

 **LENDER #14**

Rental portfolio loans and single asset rental loans providing liquidity and long-term peace of mind to owners of stabilized rental properties.

Geographic Lending Areas	:	Nationwide
Loan Products	:	Rental, Mortgage, Line of Credit
Loan Sizes	:	\$500K to \$100M
Required Credit Scores	:	600+
LTV's	:	75%
Min to Max Rates	:	6-20%

 **LENDER #15**

Hard Money Lender providing loan programs tailored to unique needs.

Geographic Lending Areas	:	Nationwide but primarily in California, Washington, Arizona and Oregon.
Loan Products	:	Mortgage, Line of Credit
Loan Sizes	:	\$50K to \$2M
Required Credit Scores	:	620+
LTV's	:	80%
Min to Max Rates	:	12% - 18%

CONTACT US



If you are interested in any of the lender programs available on Rainstar Capital Group's platform please feel free to reach out to Rainstar Capital Group. Also if you have a desire to be a affiliate/broker for Rainstar Capital Group please reach out via the following:

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