

# FINANCING TAILORED TO YOUR BUSINESS NEEDS

You'll benefit from our expertise both in SBA 7(a) and SBA 504 loan programs, as well as our wide range of financing options.

- ✓ Competitive variable and fixed rates
- ✓ Customized terms
- ✓ Collateral insufficiency is not a problem
- ✓ True cash flow
- ✓ Construction loan that convert to term financing
- ✓ Fully amortizing loans

## Financing Solutions

Our experienced team of lending professionals will work closely with you to review your needs, develop a customized solution, and identify all credit documents necessary for you to complete your loan application.

### ACQUIRE OR BUY-OUT

- Purchase a business or buy out a partner
- Terms of up to 10 years

### REFINANCE

- Consolidate current business debt, lower your interest rate or increase your cash flow
- Terms of up to 25 years (contingent on credit review and age of debt)

### EXPAND OR RELOCATE

- Remodel or build on to an existing business, move or start an additional business
- Terms of up to 25 years

### START A BUSINESS

- Financing for leasehold improvements, working capital or equipment for a start-up
- Terms of up to 25 years

### EQUIPMENT FINANCING

- Purchase major business-related equipment to help keep your business current and competitive
- Available as part of a business acquisition, relocation, expansion or start-up financing solution
- Structured as term financing

### REAL ESTATE PURCHASE

- Down payment as low as 10%
- Loans up to 25 years, fully amortized

## For more information, contact

Martin Chera

Vice President

[martin@expresscapitalfinancing.com](mailto:martin@expresscapitalfinancing.com)

Office: (718) 535-7718 | Mobile: (347) 348-0262 | Fax: (844) 741-2276

1648 E 14 St., Brooklyn NY 11229