

TMA Capital Providers

Organized alphabetically by company:

Name Company Contact Info	Type of Capital (factoring, SBA, traditional, equity, hard money, etc)	Minimum \$	Work with DIP?	Average closing time (after submission)	Other Info (requirements, options, direct lender vs broker)
David Matthews Bank 34 David.M@bank34.com (602) 721-9999	Traditional commercial lending: <ul style="list-style-type: none"> • Owner-occupied real estate (refi, acquisition, expansion) • Working capital LOCs • Construction/investor CRE 	\$100,000	No	<ul style="list-style-type: none"> • Term sheet: 3 days • Formal commitment: 2 weeks 	<ul style="list-style-type: none"> • Personal guaranties (owners) • Reserve accounts • Competitive deposit rates • Out of the box structure • Direct lender
Shane O’Grady Celtic Capital Corporation SOGrady@celticcapital.com (480) 209-5400	Asset-based lending <ul style="list-style-type: none"> • A/R, Inventory • Equipment only • No Financial Covenants 	\$500,000	Yes	30 days	<ul style="list-style-type: none"> • Max advance on collateral: <ul style="list-style-type: none"> ○ 85% on A/R ○ 50% on inventory ○ 75% forced liq. value • No lock boxes • Equipment-only term loans available • Direct lender
Robyn Barrett FSW Funding Robyn@fswfunding.com (602) 535-5984, ext 101	Asset-based lending anywhere in US: <ul style="list-style-type: none"> • Factoring of A/R • Inventory LOCs 	\$50,000/mo	Yes	<ul style="list-style-type: none"> • Factoring : 5 days • Inventory LOC: 5-15 days. 	<ul style="list-style-type: none"> • Personal or Validity Guaranty • B2B and B2G, some int’l lending • No long-term commitments or termination fees • No monthly min. fee requirement
Brian Evans Guaranty Solutions LLC BEvans@guaranty-solutions.com (480) 703-4957 cell	<ul style="list-style-type: none"> • Growth & Rescue capital • Refinance, Recapitalizations, & Bank Replacement financing • Bridge loans • Acquisition & Exit financing • Asset-based lending 	\$200,000	Yes	1-4 weeks	<ul style="list-style-type: none"> • May or may not require personal guaranties

<p>Carl Osberg Integrity Capital, LLC carl.osberg@integrity-capital.com (480) 980-2154 cell</p>	<p>Commercial Real Estate Financing:</p> <ul style="list-style-type: none"> • Conventional Bank Debt • Institutional Money • Private Money • Turnaround Situations 	\$500,000	Yes	2-4 weeks	<ul style="list-style-type: none"> • Deal-specific • Loan Broker
<p>Jeromy Cushing Liquid Capital Funding Solutions JCushing@liquidcapitalcorp.com 623-680-2422 cell liquidcapitalfs.com</p>	<p>Asset-based lending anywhere in the USA or Canada</p> <ul style="list-style-type: none"> • A/R Factoring • Asset-based lending • PO financing • Purchase Finance Program (raw materials/inventory finance) 	\$50,000	Yes	5 business days to 1 month, depending on service.	Direct Lender
<p>Mike Suzuki Maynards Capital Services MSuzuki@maynards.com 480-527-6424</p>	<p>Term loans and lease financing</p> <ul style="list-style-type: none"> • Advances >80% of forced liquidation value • No financial ratio covenants • Amortizations up to 60 months • Terms 12 to 60 months <p>All states (excluding HI and AK)</p>	\$350,000	Yes	<p>1. Term Sheet issued in 24 hours 2. Appraisal ~5-10 days Funding ~10 days after Appraisal</p>	<p>Maynards Group</p> <ul style="list-style-type: none"> • Used Machinery & Equipment financing <ul style="list-style-type: none"> ◦ direct lender • Appraisals • Auction/Liquidations • Direct lender
<p>Tim Carstens MB Business Capital TCarstens@mbfinancial.com (480) 440-1608 cell</p>	<p>Asset-based lending including:</p> <ul style="list-style-type: none"> • Revolving LOCs (advances up to 85% of A/R & 60% of inventory) • Term Loans (advances up to 80% of orderly liquidation value of equip & 75% of fmV of real estate) • Cash Flow Loans (up to 25% of total credit facility) • Equity/Mezzanine/Junior Lien available through preferred 3rd party sources. 	\$5M	Yes	4-6 weeks	<ul style="list-style-type: none"> • Appraisals • Field audits • Direct lender
<p>Kevin Pearce North Mill Capital KPearce@NorthMillCapital.com (602) 751-4410 cell</p>	<p>Asset-based lending including:</p> <ul style="list-style-type: none"> • Revolving LOCs (up to 85% A/R and up to 85% NOLV on inventory) • Term loans (up to 80% equip OLV & 75% appraised CRE value) • Turnaround Situations • Startups 	\$1M	Yes	4-6 weeks	<ul style="list-style-type: none"> • “No Covenant” deals • Deal-specific (flexible) • Appraisals needed • Field Audits • No outside counsel costs • Direct Lender

	<ul style="list-style-type: none"> • Negative cash flows or marginally profitable • Negative Net Worth • Quick closing 				
John Trusiak or Tyler Stamets SMS Financial john@smsfinancial.net tyler@smsfinancial.net (602) 944-0624	<ul style="list-style-type: none"> • Bridge Loans • Refinance, Recapitalization, & Restructure Financing • Commercial & Investment Financing • Debt Acquisition 	\$1M	Yes	0-2 weeks	<ul style="list-style-type: none"> • 6-48 month terms • Interest-only • Direct Lender

Legend:

- CRE: Commercial Real Estate
- LOC: Line of Credit
- FMV: fair market value
- OLV: orderly liquidation value
- A/R: accounts receivable
- Days are business days