

**TMA Capital Providers** Organized alphabetically by company:

| <b>Name<br/>Company<br/>Contact Info</b>  | <b>Type of Capital<br/>(factoring, SBA, traditional, equity, hard<br/>money, etc)</b>  | <b>Minimum \$</b> | <b>Work<br/>with<br/>DIP?</b> | <b>Average closing<br/>time<br/>(after submission)</b>   | <b>Other Info</b> (requirements,<br>options, direct lender vs broker)  |
|---|--|-------------------|-------------------------------|--|--|
| David Matthews<br>Bank 34<br><a href="mailto:David.M@bank34.com">David.M@bank34.com</a><br>(602) 721-9999                                 | Traditional commercial lending: <ul style="list-style-type: none"> <li>• Owner-occupied real estate (refi, acquisition, expansion)</li> <li>• Working capital LOCs</li> <li>• Construction/investor CRE</li> </ul> | \$100,000         | No                            | <ul style="list-style-type: none"> <li>• Term sheet: 3 days</li> <li>• Formal commitment: 2 weeks</li> </ul> | <ul style="list-style-type: none"> <li>• Personal guaranties (owners)</li> <li>• Reserve accounts</li> <li>• Competitive deposit rates</li> <li>• Out of the box structure</li> <li>• Direct lender</li> </ul>   |
| Shane O’Grady<br>Celtic Capital Corporation<br><a href="mailto:SOGrady@celticcapital.com">SOGrady@celticcapital.com</a><br>(480) 209-5400 | Asset-based lending <ul style="list-style-type: none"> <li>• A/R, Inventory</li> <li>• Equipment only</li> <li>• No Financial Covenants</li> </ul>   | \$500,000         | Yes                           | 30 days  | <ul style="list-style-type: none"> <li>• Max advance on collateral:               <ul style="list-style-type: none"> <li>○ 85% on A/R ○ 50% on inventory ○ 75% forced liq. value</li> </ul> </li> <li>• No lock boxes</li> <li>• Equipment-only term loans available</li> <li>• Direct lender</li> </ul> |
| Robyn Barrett<br>FSW Funding<br><a href="mailto:Robyn@fswfunding.com">Robyn@fswfunding.com</a><br>(602) 535-5984, ext 101                 | Asset-based lending anywhere in US: <ul style="list-style-type: none"> <li>• Factoring of A/R</li> <li>• Inventory LOCs</li> </ul>   | \$50,000/mo       | Yes                           | <ul style="list-style-type: none"> <li>• Factoring : 5 days</li> <li>• Inventory LOC: 5-15 days.</li> </ul>  | <ul style="list-style-type: none"> <li>• Personal or Validity Guaranty</li> <li>• B2B and B2G, some int’l lending</li> <li>• No long-term commitments or termination fees</li> <li>• No monthly min. fee requirement</li> </ul>  |

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| <p>Brian Evans<br/> Guaranty Solutions LLC<br/> <a href="mailto:BEvans@guaranty-solutions.com">BEvans@guaranty-solutions.com</a><br/> (480) 703-4957 cell</p> | <ul style="list-style-type: none"> <li>• Growth &amp; Rescue capital</li> <li>• Refinance, Recapitalizations, &amp; Bank Replacement financing</li> <li>• Bridge loans</li> <li>• Acquisition &amp; Exit financing</li> <li>• Asset-based lending</li> </ul>   | \$200,000 | Yes | 1-4 weeks  | <ul style="list-style-type: none"> <li>• May or may not require personal guaranties</li> </ul>  |
| <p>Carl Osberg<br/> Geneva Financial, LLC<br/> <a href="mailto:cosberg@genevafi.com">cosberg@genevafi.com</a><br/> (480) 980-2154 cell</p>                    | <p>Commercial Real Estate Financing:</p> <ul style="list-style-type: none"> <li>• Conventional Bank Debt</li> <li>• Institutional Money</li> <li>• Private Money</li> <li>• Turnaround Situations</li> <li>• Residential Refi / Cash-Outs</li> </ul>   | \$500,000 | Yes | 2-4 weeks  | <ul style="list-style-type: none"> <li>• Deal-specific</li> <li>• Loan Broker</li> </ul>  |
| <p>Mike Suzuki<br/> Maynards Capital Services<br/> <a href="mailto:MSuzuki@maynards.com">MSuzuki@maynards.com</a><br/> 480-527-6424</p>                       | <p>Term loans and lease financing</p> <ul style="list-style-type: none"> <li>• Advances &gt;80% of forced liquidation value</li> <li>• No financial ratio covenants</li> <li>• Amortizations up to 60 months • Terms 12 to 60 months</li> </ul> <p>All states (excluding HI and AK)</p>  | \$350,000 | Yes | <p>1. Term Sheet issued in 24 hours<br/> 2. Appraisal ~5-10 days<br/> Funding ~10 days after Appraisal</p> | <p>Maynards Group</p> <ul style="list-style-type: none"> <li>• Used Machinery &amp; Equipment financing o direct lender</li> <li>• Appraisals</li> <li>• Auction/Liquidations</li> <li>• Direct lender</li> </ul> |
| <p>Tim Carstens<br/> MB Business Capital<br/> <a href="mailto:TCarstens@mbfinancial.com">TCarstens@mbfinancial.com</a><br/> (480) 440-1608 cell</p>           | <p>Asset-based lending including:</p> <ul style="list-style-type: none"> <li>• Revolving LOCs (advances up to 85% of A/R &amp; 60% of inventory)</li> <li>• Term Loans (advances up to 80% of orderly liquidation value of equip &amp; 75% of fmv of real estate)</li> <li>• Cash Flow Loans (up to 25% of total credit facility)</li> <li>• Equity/Mezzanine/Junior Lien available through preferred 3<sup>rd</sup> party sources.</li> </ul> | \$5M      | Yes | 4-6 weeks  | <ul style="list-style-type: none"> <li>• Appraisals</li> <li>• Field audits</li> <li>• Direct lender</li> </ul>   |

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| Kevin Pearce<br>North Mill Capital<br><a href="mailto:KPearce@NorthMillCapital.com">KPearce@NorthMillCapital.com</a><br>(602) 751-4410 cell   | Asset-based lending including: <ul style="list-style-type: none"> <li>• Revolving LOCs (up to 85% A/R and up to 85% NOLV on inventory)</li> <li>• Term loans (up to 80% equip OLV &amp; 75% appraised CRE value)</li> <li>• Turnaround Situations</li> <li>• Startups</li> <li>• Negative cash flows or marginally profitable</li> <li>• Negative Net Worth</li> <li>• Quick closing</li> </ul> | \$1M | Yes | 4-6 weeks | <ul style="list-style-type: none"> <li>• “No Covenant” deals</li> <li>• Deal-specific (flexible)</li> <li>• Appraisals needed</li> <li>• Field Audits</li> <li>• No outside counsel costs</li> <li>• Direct Lender</li> </ul> |
| John Trusiak or Tyler Stamets SMS<br>Financial <a href="mailto:john@smsfinancial.net">john@smsfinancial.net</a><br><a href="mailto:tyler@smsfinancial.net">tyler@smsfinancial.net</a><br>(602) 944-0624 | <ul style="list-style-type: none"> <li>• Bridge Loans</li> <li>• Refinance, Recapitalization, &amp; Restructure Financing</li> <li>• Commercial &amp; Investment Financing Debt Acquisition</li> </ul>  | \$1M | Yes | 0-2 weeks | <ul style="list-style-type: none"> <li>• 6-48 month terms Interest-only</li> <li>• Direct Lender</li> </ul>   |

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

*Updated February 19, 2020*