## **HEALTHCARE FINANCE PROGRAMS**

over and above our normal solutions

Medical Disciplines accepted are as follows:

Anesthesiologists, Board Certified Interns, Cardiologists, Cardiovascular Surgeons, Dentists, Dermatologists, Family Practitioners, Gastroenterologists, General Practitioners, General Surgeons, All MD's, Maxillofacialists, Nephrologists, Neurosurgeons, OB/GYN's, Oncologists, Ophthalmologists, Opticians, Optometrists, Oral Surgeons, Orthodontists, Orthopedic Surgeons, Osteopaths, Otorhinolaryngologists (ENT), Pathologists, Pediatricians, Periodontists, Physical Therapists, Plastic Surgeons, Proctologists, Psychiatrists, Podiatrists, Radiologists, Urologists, Veterinarians

## **Cash For Collateral Program Information**

Cash for Collateral is financing structured as a lease using equipment that you already own to secure the transaction. You will gain all of the tax and write-off benefits that make the lease structure so appealing, particularly when using equipment that you no longer have the ability to depreciate. Cash for Collateral is an application only program.

## Medical Working Capital Loans \$25,000.00 to \$350,000.00

Designed for <u>NEW</u> and established healthcare businesses, medical practices, and dental practices.

Designed to enhance the value of the Healthcare or Medical customer – whether it is by advertising, hiring a new associate, hiring a consultant, taking continuing education classes or purchasing new or used equipment. Borrower has the freedom to choose how to best allocate the funds

<u>Debt Consolidation</u>, <u>Acquisitions</u>, <u>Expansions</u>, <u>Partner Buy Ins</u> and <u>Various</u> <u>Commercial Needs</u> will also be accepted under this program

Medical Cash Advance Program

The medical cash advance program is an advance based on any <u>electronic</u> means by which money is deposited into the banking account(s) for the practice each month. Credit cards, insurance 3<sup>rd</sup> party payments, patient financing, scanned checks and ACH direct deposits can all be considered.

Most advances are utilized for smaller dollar amounts (less than 50K) and paid back over a period of 6 - 8 months. Advances can also be structured for larger dollar amounts and paid back over a longer amount of time 10-12 months. Advances used to inject equipment and or capital improvements into the practice have stronger approval ratings and generally more favorable rates.

## **Benefits**

No PG's or liability or collateral required

Not based on credit scores and won't appear on personal credit bureau No late fees, maturity dates, checks to write, fixed payment schedule or deadlines

No appraisals, UCC filings or liens on practice, hidden fees or costs Quicker to fund than traditional financing, used for any purpose Clients receive 100% of the funds they qualify for, ACH into account