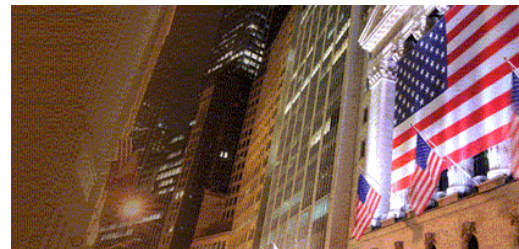




Service Financial is a nationwide leader in helping clients succeed by providing them with Securities and Non Recourse IRA Loans as well as Self Directed IRA (SDIRA) solutions that exactly meet their needs. We offer multiple programs to help your clients achieve their financing objectives. Each of your clients has a unique financial situation and needs. We work with your clients and tailor a financing solution that meets their needs based on their objectives and circumstances.

Below is a list of some of the programs we can use as a stand-alone solution, or in conjunction with one another to help your clients attain the financing they seek:

- **Self Directed IRA/401(K):**
We work with your client to set up a self directed retirement plan that allows them to access their current retirement funds to finance business needs (working within IRS and Department of Labor rules)
- **Short Term Collateral Based Loans:**
Loan amounts between \$10K-\$2M (may go higher on an exception basis), interest rates ranging from 3%-10% per month, lender must take physical possession of the collateral item, standard 4 month term (can be extended but interest needs to be paid 30 days minimum interest), average loan is between \$150K-\$250K, one page agreement signed by the client, generally funds within a few days
 - Loan amounts anywhere between 20%-80% of value depending upon collateral
 - Advantages: No income, employment, or credit checks
 - Acceptable Collateral: Boats, Planes, Exotic Cars, Fine Watches, Collectables, Jewelry, Artwork, Precious Stones, Gold & Silver
- **Various Acceptable Collateral:**
C/D's, Money Market, Securities, Bank LOC, Annuities, or Cash surrender value of life insurance (up to 100%), rates range from 3.50%-6.50% floating for a 5-year term, \$100K minimum loan amount
- **Private 1st Mortgage Lending Backed by Real Estate:** New Construction, Renovation Financing, and Blanket Mortgages, interest rates range from 14%-16%, max loan to cost 40%-60%, loan amounts range from \$15K-\$250K, 1-4 units investment properties & small commercial properties, 6-60 month terms, 6 months of minimum interest required and no prepayment penalty, will look at new construction, rehab loans, and blanket loans, will provide non-recourse financing to self-directed IRA accounts/LLC's



- **Working Capital:**
Both merchant accounts and bank working capital lines of credit (available for companies that accept/not accept credit cards), 500 minimum credit score, \$5K-\$150K loan sizes, repayment factor is between 1.15-1.38 of the loan amount borrowed
- **Collateralized Bullion (Program available April 2012):**
Gold, silver, platinum, palladium, 50% LTV, non-recourse, \$100K minimum loan amount, no max loan amount, must be an accredited investor, 12-month terms, floating interest rates ranging from 3.0%-5.50%
- **Equipment Financing:**
Up to 80%-90% LTV for new equipment, up to 50%-60% for 7%-8.50% rate, \$10K-\$10M loan amounts, 3%-5% in loan points
- **Invoice Factoring:**
Up to 80% advanced for the receivable, between 0.5%-5% monthly interest due, 3%-4% in charges
- **Private Commercial Financing:** \$200K-\$10M for various commercial properties, LTV up to 70%, rates and costs vary depending upon the program selected
- **Structured Contract Finance:**
Will provide the net present value on a contract with a credit rated obligor, minimum loan amount \$5 M, interest rates range from 7%-10% per year, flexible repayment terms, common uses are a means to free up capital for deferred compensation, installment contracts, legal settlements, insurance payments, etc.
- **Private Debt, Equity, and Mezzanine Financing:**
Loan amounts range from \$5M-\$50M, rates, terms, and costs vary based upon particular finance structure
- **Securities Based Loans (on publicly traded investments):**
Up to 80% LTV, interest rates range from 2.50%-6% with 3%-5% in points for a fixed rate term of 3, 5, 7, or 10 years



Contact us today to discuss your client's needs and see how we can work with you to solve their financing problems.