



Maxim Commercial Capital, LLC

Is a nationwide asset based funding source. We provide creative and flexible solutions for asset intensive entities that require customized financing solutions and possess sufficient real estate or unencumbered equipment (**2:1 coverage**) to be pledged as additional collateral.



What Does Maxim Fund?

Any business which has sufficient assets (real estate or equipment) to support the financing request

- New Businesses
- Sale Leasebacks
- Refi's
- Working Capital
- Workouts or turnarounds

Transactions from \$25k-\$500k



How Does Maxim Underwrite?

C.A.R.E.S Philosophy

Character

Assets

Rationale

Exit

Strategy



Character

A key to all credit underwriting. Looking at the lessee's credit history, Business & Personal, gives an indication of their willingness to pay us back. Maxim will typically interview the lessee as well to further evaluate their capacity to repay.



Assets

Is there sufficient collateral value (**2:1 coverage**) to structure the transaction. Maxim uses a number of tools to value assets:

- Industry website
 - Ritchey Brothers
 - MachineryTrader.com
 - Truckpaper.com
 - Zillow.com
- Appraisals
- Subscriptions to Industry specific valuation sites
- Industry Partners



Rationale

Does the financing request make sense for the lessee's business and personal situation?

- How much is requested
- What are the funds going to be used for
- Does their cash flow support the request



Exit

Strategy

If the lessee is unable to meet their obligations what is Maxim's exit strategy that will allow us to recover our investment?



Pricing, Structure & Fees

Pricing & Fees are as flexible as our structures but here are some general guidelines for pricing deals:

- 1st Position on Real Estate = 26% / up to 60 mos.
- 2nd Position on Real Estate = 30% / 48 to 60 mos.
- Equipment Only as collateral = 36% / 36 to 48 mos.

(Please confirm equipment is unencumbered)

Maxim pays on average 8-15 points and like yield is dictated by overall structure, collateral, credit scores and price sensitivity of the transaction.



Submission Requirements (Requests)

For the most efficient and timely review please submit the following items:

- Transaction Summary – What, How Much & Why
- Facilities List – Completely and accurately filled out
- Credit Report or Signed credit application

With the above information Maxim will be able to give you an interest level and ballpark pricing to close your lessee. Additional financial information will likely be requested in order to complete the credit review process.



Collateral “Rules”

- Total Loan-to-value ratios on Real Estate
 - Commercial Property – 50%
 - Raw land & Farms – 50%
 - Residential Property – Up to 60%
- Minimum Collateral value per asset is \$25,000
- Equipment only transactions to \$200,000 maximum
- Equipment must have an active and verifiable secondary market



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