



GENERATIONS CAPITAL



REFERRAL PARTNERSHIP



THE CREATIVE FINANCING YOUR BUSINESS CLIENTS NEED...

CASHFLOW:

High Advance Lines of Credit
Accounts Receivable Financing
Invoice Finance
Import/Export Trade Finance

EQUIPMENT:

Cash out refinance & Sale/
Leasback solutions
Loan/Lease options
Up to \$100,000 application only
Up to 100% financing

COMMERCIAL REAL ESTATE

Cash out refinance/Aquisition
Up to 30 year amortizations
Loan to Values as high as 90%
Rates as low as 5.45%

BUSINESS ACQUISITION/ STARTUP

SBA & Traditional Lending
Real Estate, Equipment, Working
Capital & Goodwill
Fast Closing

CONSULTING

Turn around Planning
Equipment Finance Strategy
1031 RE Planning
Business Financial Plan
Development

...AND YOU SHARE IN THE FINANCIAL REWARDS OF OUR SUCCESS!



REFERRAL PARTNERSHIP

Times are tough. Our customers are facing some difficult challenges and their ability to find flexible financing is critical. Many times closing your deal depends on the client's ability to source funding for the project. Or maybe you are a strategic advisor that is painfully guiding a client through a capital crunch. With banks wading through unprecedented problems of their own, are there solutions to meet the needs of the market? **YES!**

Generations Capital is a commercial finance firm that offers business financing through strategic partnerships with boutique banks, commercial finance companies, hedge funds, and private equity companies just to name a few. These companies have, for any number of reasons, a particular specialty in a type of collateral (Commercial Real Estate, Equipment, Working Capital) and or industry that allow them to be more flexible with their underwriting standards. This flexibility allows Generations to bring unmatched business lending solutions to market.

By becoming a referral partner with Generations you can tell your clients a new story--Unprecedented access to creative capital while becoming a larger resource for their needs. Here is a brief outline of our partnership program:

- No recourse...EVER. Simply refer us an opportunity.
- No contractual commitment.
- No financial commitment.
- Complete confidentiality of either the referral or business relationship if you choose.
- The option to remain involved in the entire process or just refer the opportunity.
- Marketing flyers and info co-branded...FOR FREE!
- Joint Seminar events.
- Tremendous financial reward!
 - 25% of net fee income for the 1st five closed referrals
 - 40% of net fee income for all referrals thereafter
 - 40% of any application fees or consulting fees

Here are some "real world examples" of how the program can work:

Referral Partner: Business Consultant/CPA

A Business Consultant referred a \$8,000,000 auto parts manufacturer suffering through a difficult cycle. The client was with a large regional bank and had been in their workout group for some time. The Consultant worked with the client to realign their cost structure and work to source new non-auto related business. The client had sourced new and profitable business, but the bank could not offer the capital support needed for the turnaround. After engaging Generations, our team was able to offer immediate solutions. In 90 days the customer paid out their bank relationship with the following facilities:

- \$675,000 Working Capital Facility (30% increase over the bank facility)

- \$750,000 Refinance of their building on a 30 year amortization which lowered their payments \$2,700/month and provided cash out of almost \$250,000.
- \$250,000 Sale/Leaseback of Equipment with provided around \$140,000 in cash out and kept their equipment payments neutral.
- Total Financings of \$1,675,000, paying off the bank debt and putting almost \$600,000 in liquid cash for working capital.

Today the customer is profitable with only a 20% concentration in automotive. The Business Consultant shared in our success to the tune of \$29,500.00

Referral Partner: Business Broker

After finding immense frustration with traditional lenders financing a \$3,500,000 Gas Station purchase, the Business Broker made contact with Generations. The deal was full of great cash flow, had wonderful financials, and despite great personal credit, the personal financial strength of the new ownership was far weaker than most banks would consider. Generations quickly got approval for the deal and began to move forward. The cash down requirement was a bit of a strain so it was time to bring some real creativity. Our team was able to exclude the furnishings and pumps and did a 100% financing equipment lease. In doing so, this lowered the cash down requirement and the deal closed in less than 60 days. Here is a breakdown of the solutions offered:

- \$2,750,000 (80% LTV) Property acquisition financed on a 30 year amortization
- \$300,000 Equipment lease for pumps/FF&E
- \$100,000 Unsecured business line of credit
- Completed *Generations Capital Business Financial Plan* which provided a management framework to effectively grow their profits in the future.

Today, the customer is running a family business away from the whims and frustrations of his 20 years in corporate America. He is planning to acquire his second location in 2009. The business broker shared handsomely in our success enjoying \$31,450.00 for his efforts.

Referral Partner: Commercial Real Estate Broker

The client of a commercial real estate broker was looking for a creative way to land a great deal on a new property. He had been watching it for some time and now with the market downturn, he could strike. He negotiated a great price, but found his banks less than willing to participate. 30% Cash Down. What? He was buying properties for 10 and 20% down just 6 months ago. Further muddy waters were created by some of his long term holdings losing tenants—cash flow. Generations was engaged. Our team was able to refinance two of his struggling properties on a longer amortization with cash out. We provided financing for the new property by using the cash out from the 2 refinances, while lowering the debt service requirement for the 2 older properties. Here's the breakdown:

- \$1,400,000 Refinance of 2 older properties on a 5 year term/30 year amortization with almost \$250,000 cash out.
- Brought the property cash flows over 1.4x from underwater by using the new structure
- \$800,000 Financed the new property on a 10 year term/30 year amortization, 85% LTV

The client was able to achieve all of his goals without having to use ANY of his initial down payment money. The CRE Broker made an additional \$18,000!

Our goal at Generations is simple, to fund the dreams business owners--one deal at a time--with creative financing and unyielding values. Our company is working to redefine how lending happens with small and medium sized businesses, offering them more options, flexibility and creativity while bringing their long term needs back to the forefront. We offer you the opportunity to not just help your clients, not just make good money doing it, but to be a part of something different and special. Call Generations today to sign up! 1.800.937.3154 x3