

Business Finance Group (BFG) successfully arranged a \$900,000 conventional equipment loan to acquire a SNK 5-axis machining center. The client, an aerospace company located in Corona, CA, manufactures aircraft parts. BFG has successfully arranged several separate financing transactions for this client (after assisting them with a financial turnaround from the negative effects of “9-11”), including refinancing equipment leases in 2004, financing the purchase of a 5-axis gantry machine in 2005, obtaining revolving line of credit in 2006, financing the purchase of a 4-axis horizontal machine in 2007, financing the purchase of the 55.56% ownership interest held by an investor in their manufacturing facility in 2007 so that could have 100% ownership, and a \$1.6 million conventional equipment loan to pay off its existing SBA loan that BFG arranged in 2004 . All of the financings we arranged improved our client's cash flow and allowed them to successfully expand their business horizons. To successfully fund the latest transaction, we came up with the following financing solution:

1. Used Company's Initial Down Payment on Machine as Security Deposit to Reduce Loan Rate to 4.25% Fixed for 7 Years.

As the company's financial consultant, we successfully negotiated a 4.25% fixed rate by applying the initial down payment made on the equipment as a security deposit against the equipment loan made by the equipment lender. The equipment lender financed the entire purchase price of the machine plus sales tax and applied the initial down payment to a security deposit held by the equipment lender to reduce the borrower's interest rate.

To ensure the success of obtaining suitable business financing or business insurance for our clients, we thoroughly analyze and evaluate every transaction engagement.

We look forward to working with you and your clients, who you feel require business financing and/or business insurance to allow their businesses to successfully expand their business horizons.