



LENDING PROGRAMS FOR INSURANCE AGENCIES

Overview of our Loan Products

AgileCap Loan Products

Loan Amount	\$50,000 – \$2 million+
Terms	3/5/7+ year amortization schedules. All structures considered.
Loan Types	Mergers & Acquisitions, Perpetuation, Refinancing, Working Capital, Partial Buyouts and Bridge Lending.
Rates	Determined by loan amount, term and credit. A preliminary term sheet will be prepared for your approval and customized for your needs.
Timing	24 hours for preliminary term sheet, and 5-day funding if full-package delivered.
Prequalification	Free prequalification and Letter of Intent produced for book acquisitions.

Customized Lending Options & Features

We customize every loan to an agency’s specific financing situation and needs.

Cashflow Flexibility Options	<ul style="list-style-type: none"> • Interest-only and Interest Rate Step options offered on loans for book acquisition and employee hiring. • No pre-payment penalty. • Quick approval on additional loans.
Ratio of Annual Revenue	<ul style="list-style-type: none"> • We can lend up to 150% of total book annual revenue.
Partial Buyouts	<ul style="list-style-type: none"> • We will consider partial buyouts (Not accepted by SBA).

Borrower Eligibility Requirements

Business Structure	You must be organized as an LLC or Corporation. We will help Sole Proprietors with this before Underwriting.
Owner FICO	550+; Our best rates are offered at 720+
Personal Guarantee	Not required for qualified applicants.
Time in business	2+ years (exceptions made on case by case basis).
Liens	AgileCap loans take first position lien; we help consolidate higher interest rate debt.
Bankruptcies & Charge offs	Case by case basis.

We will finance agencies with <\$200K in revenue.

All information is provided as a guideline, and is subject to change. Please contact AgileCap with questions and for further information.

