

UNITED STRUCTURED FINANCE COMPANY

Your Trusted Partner for Commercial Lending Solutions

Choosing a lending partner to finance your commercial real estate and capital equipment purchases is an important decision that can affect your business for years to come. At United Structured Finance Company (USFC), our expert advisors will work with you to provide attractive terms, timely solutions, responsive service, and solid answers.



A LOAN FOR EVERY NEED

- New construction
- Building sites
- Building acquisition
- Property renovation
- Project-related services
- Multi-family properties
- Manufactured housing
- Multi-tenant industrial facilities
- Self-storage facilities
- Anchored retail developments
- Hospitality businesses
- Business acquisitions
- Franchise startups
- Working capital
- Existing debt refinancing
- Inventory expansion
- Machinery and equipment
- Furniture and fixtures

USFC means business

Because USFC's only business IS business, our commercial clients have our complete and undivided attention. This is evident in the benefits we bring to every transaction.

PRODUCT FEATURE

BENEFIT

Longer terms and amortization (up to 30-year, fully amortizing notes)	Lower monthly payment
Attractive rates, both fixed and floating	Lower monthly payment
Up to 90% financing (of total project costs) for commercial real estate purchases	More working capital reserves remain available for the business Higher cash on cash returns
Limited and non-recourse loans for project sponsors (certain real estate loans only)	Project sponsors will not have to personally guaranty their loan
No negative covenants on most loans	Provides business owners with the freedom to run their business
Quick close loans (in as little as 30 days)	Meet tight closing timelines
Assumable mortgages for many loans (dependent on rate environment)	Increased property value. Avoids prepayment penalties



United Behind You.™

UNITED STRUCTURED FINANCE COMPANY

2723 S. State Street, Suite 210 • Ann Arbor, MI 48104
877.332.4700 • Email: contact@unitedstructuredfinance.com
www.unitedstructuredfinance.com

Putting You First

To ensure that the lending solutions we recommend will provide the best possible combination of low rates, low payments, and flexible terms, USFC delivers an unparalleled combination of products and customer service:

- SBA 504 loans
- SBA 7(a) loans
- Commercial real estate loans
- Access to strong, reputable national lenders
- Knowledgeable, experienced commercial financing professionals
- Progressive, ethical business lending practices
- Lending for minority- and women-owned businesses
- Attentive, helpful service

Who is USFC?

Based in Ann Arbor, Michigan, USFC is a financial services company founded on one guiding principle: to help business grow and thrive.

Meet the key members of our team:

STEVEN TERHARR, PRESIDENT AND CO-FOUNDER

With 22 years of experience in commercial lending, credit management, and loan documentation, Steve Terharr is imminently qualified to provide lending advice and guidance to your growing business. His eight years in SBA and government lending have given Steve hands-on experience in matching business needs with government-sponsored lending programs.

MICHAEL CHATAS, EXECUTIVE VICE PRESIDENT AND CO-FOUNDER

With over 20 years of experience in industry, commercial lending, sales and credit. Before launching USFC, Chatas was a top-three business banking lender with a major national bank. His expertise in management for both startup operations and established companies give him keen insight into the needs of his USFC clients.

Questions?

To learn more about USFC or to discuss your commercial borrowing needs, contact us today.

Invest in the future of your business.



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