

**APB Capital Funding**, Atlanta, GA is an investor in **many forms** of cash flow nationwide. ACF will consider **all types** of real estate paper, including seller financed business notes, and also specializes in residential, raw land and commercial notes. Noteholders that are receiving periodic cash from these large notes utilize the company's services to "draw" capital from future income streams as required.

***We are not lenders, we provide cash  
in exchange for future income.***

**APB Capital Funding's** team of underwriters have the ability to fund any income stream that makes sound financial sense. You'll find up to date underwriting guidelines and criteria for just about everything the company purchases in this package.

While we have the ability to buy the "big ones", we are still just as comfortable working with the smaller "Ma and Pa" sized notes on the market. Typical minimum investment is about \$30,000-\$40,000.

As such, we encourage business brokers to submit a cover letter and a completely filled out submission worksheet on every deal they're working on and let's take a look.

**A worksheet is typically all we need to evaluate an income stream.**

***\*\*\* Do not email all documents in existence when requesting a quote.*** We'll let you know if/when we need anything more than the worksheet.

The company's innovative "**Three Way Program**" has helped business brokers across the country close more deals as the company's negotiating expertise is available to assist new and seasoned brokers alike in the structuring, presentation and proposal phases to sellers. Ask for details...Start working *today* with the broker friendly investors at **APB Capital Funding**.

**Please... do not send anything other than the note and the worksheet until we request additional documentation... it's a waste of your time and money.**

**Purchase Options:** Remember...selling the entire note is not the only option. Matter of fact it's the worst way to go. The further into the future we have to wait for the return on our investment, the less valuable those future payments will be and the greater the discount (This is true for every investor). Let the professionals at ACF show you the different ways you can pull capital out of the note you're holding without "giving away the farm". Receive in excess of the present balance by taking some now, and retaining income in the future.

**WHY GIVE AWAY CASH IN THE FUTURE IF YOU TRULY DO NOT NEED IT NOW?**

A full 80% of our clients go with either a partial purchase or a split payment purchase. In this fashion you can receive exactly the amount of cash you need right now and retain future income. Additionally, those future payments can always be liquidated later, should your financial situation ever change !

# ***SELLER FINANCED BUSINESS NOTES***

Our typical maximum investment into any one business or corporate transaction is approximately \$600,000. However, please note we are just as interested in smaller "Ma and Pa" transactions as larger investments. Our minimum investment is generally \$30,000 to \$40,000, all things being equal.

While we typically require minimum levels of cash down payment, equity stake, seasoning, personal obligation, etc. as outlined in our Underwriting Criteria, we consider each transaction on its own individual terms and strengths. The financial strength of the Payor is paramount. Investments exceeding \$100,000 must have strong liquid assets as a backup. We assume in our underwriting that the note will fail and we therefore must look to the backup. Debtor financial strength is key, as is the collateral securing the note and its performance. Every deal is reviewed on a transaction-to-transaction basis. A brief e-mail is the best way to get started.

Several different programs are available to pull capital out of the note in question. A full liquidation will always be the worst way to go as the discounts inherent to this area of the secondary market are large. Please inquire as to the options available such as a "partial" or "split payment purchase". ACF's "Three Way Program" is highly recommended on business note quotes...Let ACF's team of negotiators give your deal the greatest chance of closing

Should you have a business or corporate note that you would like to submit for review, please check your specific deal against the underwriting criteria below to ensure it meets minimum requirements. Submit via email utilizing our Business Note Worksheet. (See last page)

# APB Capital Funding

P.O. Box 922393, Atlanta, GA

Tel: (770) 268 - 0471

E-Mail: [info@APBCapitalFunding.com](mailto:info@APBCapitalFunding.com)

[www.APBCapitalFunding.com](http://www.APBCapitalFunding.com)

## Typical Business Note Buying Criteria

\* ACF Investment of up to \$600,000

\* 3-4 timely payments required

- First Position Liens Only
- Yields starting at approximately 14-17%
- "Typical " minimum @ \$30K-\$40K
- 20% cash minimum, out of pocket down payment ...(Will consider less down if well seasoned...call to discuss)
- Same location and proof of business profitability for two-three years
- Two years of corporate tax returns/year end profit & loss statements on business and Debtor
- Confirmation that buyer had previous experience in the business in question
- No specific minimum FICO credit score on Buyer(s). Looking at Buyer(s) payment history.
- Promissory Note must be personally guaranteed by Buyer(s)
- Cash Flow - Business must be generating positive cash flow

Please email a business note worksheet. **DO NOT** send a lot of documentation just to get started. A worksheet is all we need to begin the review process.

If you have a deal that requires some explanation simply e-mail a simple one-page summary to: [info@APBCapitalFunding.com](mailto:info@APBCapitalFunding.com) and let us take a look.

All business note submissions are subject to underwriting review and approval, and reviewed on a transaction-by-transaction basis.

# BUSINESS NOTE WORKSHEET

To: APB Capital Funding

Tel: (770) 268 - 0471

Email: [info@APBCapitalFunding.com](mailto:info@APBCapitalFunding.com)

Broker Information

Name \_\_\_\_\_

Tel \_\_\_\_\_

Email \_\_\_\_\_

## BUSINESS NOTE INFORMATION

TYPE OF BUSINESS \_\_\_\_\_

STREET ADDRESS IF AVAILABLE \_\_\_\_\_

COUNTY \_\_\_\_\_ CITY \_\_\_\_\_

STATE \_\_\_\_\_

HOW LONG IN BUSINESS? \_\_\_\_\_ AT THIS LOCATION? \_\_\_\_\_

BUSINESS LOCATION IS: OWNED BY PAYOR \_\_\_\_\_ LEASED BY PAYOR, EXPIRES \_\_\_\_\_

GIVE TERMS OF ANY LEASE RENEWAL OPTION(S) \_\_\_\_\_

WHAT QUALIFICATIONS DOES THE PAYOR HAVE TO OPERATE THIS BUSINESS? \_\_\_\_\_

ASSET VALUE BREAKDOWN: EQUIPMENT \$ \_\_\_\_\_ INVENTORY \$ \_\_\_\_\_

GOODWILL \$ \_\_\_\_\_

IS OPERATION A FRANCHISE? YES \_\_\_\_\_ NO \_\_\_\_\_

IF YES, HAS FRANCHISOR COMMITTED TO COOPERATE WITH NOTE BUYER IN EVENT OF FORECLOSURE/RESALE? YES \_\_\_\_\_ NO \_\_\_\_\_

IF PAYOR IS A CORPORATION, IS THERE ALSO A CREDITWORTHY INDIVIDUAL LIABLE FOR PAYMENTS? NO \_\_\_\_\_ YES, NAME \_\_\_\_\_

## HISTORICAL INFORMATION

DATE OF SALE \_\_\_\_\_

SELLING PRICE \$ \_\_\_\_\_

DOWN PAYMENT \$ \_\_\_\_\_

1ST LIEN \$ \_\_\_\_\_

2ND LIEN \$ \_\_\_\_\_

## DESCRIPTION OF BUSINESS/LOCATION & AREA

## NOTE INFORMATION

DATE OF NOTE \_\_\_\_\_

AMOUNT \$ \_\_\_\_\_

TERM IN MONTHS (A) \_\_\_\_\_ (B) \_\_\_\_\_

PAYMENT AMOUNT \$ \_\_\_\_\_

BALLOON AMOUNT \$ \_\_\_\_\_

BALLOON DATE \_\_\_\_\_

INTEREST RATE \_\_\_\_\_ %

DUE DATE 1ST PAYMENT \_\_\_\_\_

# OF PAYMENTS PAID \_\_\_\_\_

# OF PAYMENTS LEFT \_\_\_\_\_

NEXT PAYMENT DUE \_\_\_\_\_

BALANCE \$ \_\_\_\_\_

## PAYOR/PAYMENT INFORMATION

(Employment Info, Pay Record, Payor SS#, etc.)

## MOTIVATION (How Much, When, etc)

## DEAL STRUCTURE QUOTED TO BROKER

BUY TOTAL NOTE \$ \_\_\_\_\_

BUY \_\_\_\_\_ PMTS FOR \$ \_\_\_\_\_

BUY \_\_\_\_\_ PMTS FOR \$ \_\_\_\_\_

DATE QUOTE GIVEN \_\_\_\_\_

CLOSING COSTS PAID BY \_\_\_\_\_

SUBMITTED BY \_\_\_\_\_

COMPANY \_\_\_\_\_

PHONE \_\_\_\_\_

FAX #; \_\_\_\_\_

## PERTINENT DOCUMENTS RECORDED?

NOTE YES \_\_\_\_\_ NO \_\_\_\_\_

SECURITY INSTRUMENT YES \_\_\_\_\_ NO \_\_\_\_\_

TITLE YES \_\_\_\_\_ NO \_\_\_\_\_

SALES CONTRACT YES \_\_\_\_\_ NO \_\_\_\_\_

PAYOR CREDIT REPORT YES \_\_\_\_\_ NO \_\_\_\_\_

CLOSING STATEMENT YES \_\_\_\_\_ NO \_\_\_\_\_

BILL OF SALE YES \_\_\_\_\_ NO \_\_\_\_\_

INSURANCE YES \_\_\_\_\_ NO \_\_\_\_\_

LEASE YES \_\_\_\_\_ NO \_\_\_\_\_

FRANCHISE AGREEMENT YES \_\_\_\_\_ NO \_\_\_\_\_

UCC-1 YES \_\_\_\_\_ NO \_\_\_\_\_