UCP

United Capital Partners, LLC

Product Offerings:

United Capital Partners ("***UCP***") financial products include Lease and Loan Financing, Sale Leasebacks, Refinancing of Existing Equipment on a Lease or Loan basis, Growth Capital structured as Term Debt, A/R and Inventory Lines of Credit, Factoring of Receivables, Working Capital, Bridge Debt, Mezzanine Debt, Merger/Acquisition Financing, and DIP (Debtor-In-Procession) Financing. Financing arrangements can be made as low as $10,000 or as large as $50,000,000.

Any product or financing not covered here may require special handling and further discussion.

Equipment Leasing and Financing for Mid-Ticket Capital Expenditures:

United Capital Partners may fund individual leases as they arise, but prefers to establish Master Lease Lines of Credit for companies, giving them access to multiple take downs throughout the year and simplifying the process and reducing the logistics of projects that work with multiple vendors.

Specialty Finance Vehicles – Non Formulaic Term Debt Facility:

United Capital Partners offers Debt Financing, first-time financing, leveraged buyouts, management buyouts, divestiture financing, D.I.P. (Debtor-In-Possession), financing for rapidly growing companies, and assisting in acquisitions and mergers. UCP products include revolving credit facilities and non-amortizing term loans in amounts of $1MM to $40MM. UCP offerings are extended to a broad cross section of software, biotech, semiconductor manufacturers, hardware/software distributors and service providers.

Asset Based Lending:

United Capital Partners Asset Based Lending (ABL) refers to loans secured by a wide variety of assets. Businesses can borrow money using the liquid, current assets of the company (such as receivables, inventory, property, and equipment) as collateral. UCP relies on the underlying collateral to mitigate the credit risk inherent in the underlying loan.

Subordinated / Bridge Debt:

Subordinated Debt can be utilized if there are assets on the balance sheet that are not collateralized by a senior lender, but senior lender is unwilling to extend additional monies/credit. A Secondary Lien, subordinated to Senior Lien holder, is placed on the assets, with similar structure to an Asset Based Loan (as covered above). Bridge financing is a vehicle that provides an interim solution for companies that are low on cash or between funding rounds. UCP places a Blanket Lien on all company assets and bridges to a liquidity event or sales/cashflow situation. These include the next round of equity, profitability, buyout of stock by another company, etc. At this time, UCP bridge may be retired and paid off via equity funding, buyout, etc. or expanded into an asset based term facility or revolver for new debt. The latter option is available if an asset base may be collateralized or other credit considerations become a factor.

Mezzanine Financing:

Mezzanine Financing is considered a hybrid of debt and equity financing. Mezzanine Financing is basically debt capital that gives the lender the rights to convert to an ownership or equity interest in the company if the loan is not paid back in time and in full.

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