



Easy Money

Porter
Bridge Loan
COMPANY



Where Opportunity Meets Speed

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2112 1st Avenue North
Birmingham, AL 35203

Call Jeff Latham today at

205-322-5442 or 1-800-737-7334.

www.porterbridgeloan.com

Tax liens, judgements and ongoing litigation are words that typically scare off traditional lenders. But not Porter Bridge Loan. We look beyond the temporary setbacks to see the big picture, and, in many cases, provide the funding you need to keep your business running.



The ability to keep your business moving forward.

Sometimes bridge loans aren't about opportunity, they're about necessity. They're about helping a business in distress with immediate financing needs. They're about giving a business the breathing room to regroup, recoup, reorganize and re-emerge.

At Porter Bridge Loan, we understand business, we understand tough times, and we have the insight to look beyond those temporary setbacks and see the intrinsic value in a business.

Truth is, that's what bridge loans are for: to bridge the gaps. Whether the gaps are the caused by opportunity, or temporary challenges, bridge loans give you the ability to act. By providing lightning-fast access to short-term, asset-based loans that, in most cases, are used until more traditional financing can be secured.

How Porter Bridge Loan can help you

Since 1991, Porter Bridge Loan has been helping businesses just like yours with lightning-fast, short-term alternatives to traditional financing. With offices in Birmingham, AL; Jackson, MS; Nashville, TN; Ridgefield, CT and New York, NY, Porter Bridge Loan, a Porter Capital Company, is where opportunity meets speed.

There are many factors that contribute to the success of a business. A good idea, smart business plan and prudent management are essential. But so are the keen instinct to know when to act on an opportunity and the wisdom to lead your company through tough times.

One of the most experienced and active bridge loan lenders in the country, Porter Bridge Loan can customize a bridge loan package to meet the financing needs of your business.

These include, but are not limited to:

- Acquisitions and refinancing
- Bankruptcies
- Borrower distress
- Purchases
- Foreclosures
- Tax liens and judgement payoffs

Getting to the top requires more than just hard work. You have to know when to act, and have the financing you need to take advantage of opportunities when they arise. You need to be smart, you need to have insight, and you need to be able to move fast. Which is why you need Porter Bridge Loan.



How Porter Bridge Loan has helped other companies

At Porter Bridge Loan, we believe how we've helped other companies speak volumes about how we can help your company. Here are just a couple of examples of how we've met growing companies' immediate financing needs and enabled these companies to act fast and stay in the game.

Offisource, Inc.

\$800,000 bridge loan and \$1,000,000 A/R Line of Credit

Offisource Inc. is a distributor of office equipment and supplies located in Jackson, Mississippi. Offisource experienced a rapid growth in their business and an increase in receivables, causing the company to exhaust their bank line of credit.

In need of immediate working capital, the company turned to Porter Bridge Loan, who provided an \$800,000 bridge loan and \$1,000,000 accounts receivable line of credit secured with the commercial property and the company's accounts receivables.

The 12-month bridge loan along with the accounts receivable financing, provided the company with working capital it needed to stabilize the business and significantly increase sales volume.

Keith Huber, Inc.

\$350,000 bridge loan and \$500,000 A/R Line of Credit

Keith Huber, Inc., a manufacturer of environmental pumper-truck equipment, gained a large government contract to supply environmental equipment. When the company needed immediate working capital to purchase additional inventory and parts to facilitate the building of units as required under the contract, the owner called Porter Bridge Loan Company for a financing solution. Upon the start up of the project, the company experienced an unexpected delay with Hurricane Katrina in August 2005.

Porter Bridge Loan provided a total of \$850,000 secured with the commercial property and the company's accounts receivables under the government contract with a combined value of \$9,520,000.

The 12 months bridge loan and accounts receivable financing provided the company with needed capital to obtain the materials for the increased production and to stabilize the business in the aftermath of a natural disaster so that they could regain full operating capacity allowing the company to pay off the bridge loan prior to maturity.

To find out more about how Porter Bridge Loan Company can help your company, call us at 205-322-5442 or 866-725-1777 or visit us online at www.porterbridgeloan.com.

In business, if you can't act fast, you can miss opportunities. Whether it's buying out a competitor or purchasing valuable real estate, Porter Bridge Loan can get you the short-term financing you need — when you need it — so you can act fast. So you don't miss an opportunity for your business to grow and succeed.



Basic loan guidelines

- Loan amounts from \$250,000 to \$20,000,000.
- Loan terms from 90 days to 36 months.
- Acceptable collateral includes first mortgage on land, office, multifamily, recreational, medical, traded stocks and bonds, warehousing, manufacturing, self-storage, hospitality (branded hotels/motels only) or industrial properties without contamination.
- L-T-V ratios up to 65% of quick sale value.
- Approvals within 24 hours, commitments within 48 hours, and closings in as little as 10 business days.
- Other costs include due diligence to cover attorney, title, appraisal, credit at closing. If you decline the offer, due diligence is refunded minus fees already incurred.

As we said before, we do it quickly. In as little as 10 days. And one quick call is all it takes to find out if Porter Bridge Loan can help your business. We can have you an answer during that initial call, and, after that, in most cases, you'll have cash in hand in 10 working days after all loan-related paperwork is received. Which means that in a matter of days — not weeks or months — you can have the funding you need to do whatever you need to move your business forward.

The ability to act. Fast.

The chance to buy out a competitor. Acquire a prime piece of real estate. Or expand production to meet demand. These are make-or-break moments for your business, and your ability to act quickly will determine whether your business will be able to take that next step.

When these situations arise, you don't have time to go through the conventional lending process. You need immediate access to funding, before the opportunity is gone.

At Porter Bridge Loan, our goal is to make sure you don't miss that opportunity. We do it by providing funding in as little as 10 working days after all required paperwork is received. And that's not approval — that's check in hand. So you can act faster than you ever imagined possible. That's a whole lot faster than any traditional lender.

If you need funding now don't hesitate! Call Jeff Latham at 205-322-5442 or 1-800-737-7334.