



**Asset Enhancement Solutions, LLC**  
*Creative Solutions to Financial Challenges*

**Financing Options in Turbulent Times**

Type	Timing	Amount	Collateral	Lien Position	Advance Rates	Cost
Merchant Advance	24 hours to 4 days	\$5,000 to \$500,000	Cash Flow	2nd or lower	Less Debt > Advance	Factor of 1.3 to 1.5
High-End Term Loan/Advance	5 to 7 days	\$250,000 to \$10M	Cash Flow	2nd or lower	Less Debt > Advance	Factor of 1.06 to 1.18
Factoring	2 to 7 days	\$100,00+	Accounts Receivable	1st or Spot if Subord	A/R - 75% to 90%	9% - 36%+ - All-In
Asset Based Loans	5 to 60 days	\$250,000 to \$100M+	A/R, Inv, Equip & R/E	1st	A/R 85%, Inv to 60%	4% to 18%
Bank Term Loans	10 - 45 days	\$30,000 to \$200,000	UCC-1 on all Assets	1st & 2nd	N/A	8% to 27%
Inventory Loan	30 days	\$500,000+	Inventory	1st on inventory	20% to 50% of Inv Cost	15%+
Bridge Loan - Commercial R/E	5 to 10 days	\$250,000 to \$25M+	Real Estate	1st on real estate	60% FMV	8% to 15%
Bridge Loan - Commercial R/E	30 days	\$750,000 to \$17M	Real Estate	1st	Up to 75%	7%+
Bridge Loan - Equipment	5 to 10 days	\$250,000 to \$50M+	Equipment	1st	50% OLV or LV	Low teens
Bridge	TBD	\$500,000+	Any Collateral Type	1st	TBD	TBD
Special Purpose	Inv for Presold Goods, Inv for Seasonal Demand (Summer, Back-to-School), Manufacturing Costs, Acquisitions, Buy-Outs, Purchase Equip, etc.					
Term Loan	30 days	250000	Recurring Revenue	1st	TBD	9%+
SBA 7a Loans	45 to 90 days	\$250,000 to \$5M	All Available	1st, 2nd or Deeper	% per Asset Class	Prime + Up to 2.75%