



Let **SPECTRUM Commercial Services Company** become your business partner to help you provide financing solutions for businesses in 2012.

**SPECTRUM** provides working capital loans and equipment and real estate financing to businesses that are having difficulty obtaining financing from traditional banking sources. Since 1995, **SPECTRUM** has been an independent commercial finance company assisting businesses through periods of transition.

Typical clients often include businesses that are facing financial pressure due to rapid growth, highly leveraged balance sheets, ownership changes, industry challenges, acquisitions, covenant defaults, and turnaround situations. **SPECTRUM's** financing programs can assist companies like these thereby providing you with a solution for the needs of your prospects and clients.

Here is a brief summary of how we can help:

**Deal size:** Starts as low as \$100,000 and up to \$6 million

**Industries:** Manufacturing, Distribution, and Service Businesses

**Collateral:** Accounts receivable, inventory, equipment and real estate. (Note that A/R financing must be a meaningful portion of the overall facility from **SPECTRUM**).

**Typical Advance Rates:**

Up to 85% of eligible Accounts Receivable

Up to 50% on eligible Inventory

Up to 65% of the liquidation value of Equipment

Up to 70% of the appraised value of Real Estate

**Participations:** Banks are welcome to participate in the credit Pro Rata or through our Guaranteed Participation Program (which gives the bank a first on all of the collateral and **SPECTRUM's** Corporate Guarantee).

**Early Graduation to the Referring Bank:** The referring bank can take over the credit prior to the expiration of our contract with no borrower pre-payment fees.

**SPECTRUM'S** continued success is based on our philosophy of honesty, integrity, transparency, competitive rates, creative financing solutions and unsurpassed excellence in customer service

**Joel Dammann, Vice President**

**(952) 876-8226**

[Joel.Dammann@SpectrumCommercial.com](mailto:Joel.Dammann@SpectrumCommercial.com)

**Brian J. Van Nevel, Co-CEO**

**(952) 876-8225**

[Brian.VanNevel@SpectrumCommercial.com](mailto:Brian.VanNevel@SpectrumCommercial.com)

**Jay Jensen, Senior Vice President**

**(952) 876-8236**

[Jav.Jensen@SpectrumCommercial.com](mailto:Jav.Jensen@SpectrumCommercial.com)

**SPECTRUM Commercial Services Company**

**Website: [www.SpectrumCommercial.com](http://www.SpectrumCommercial.com)**