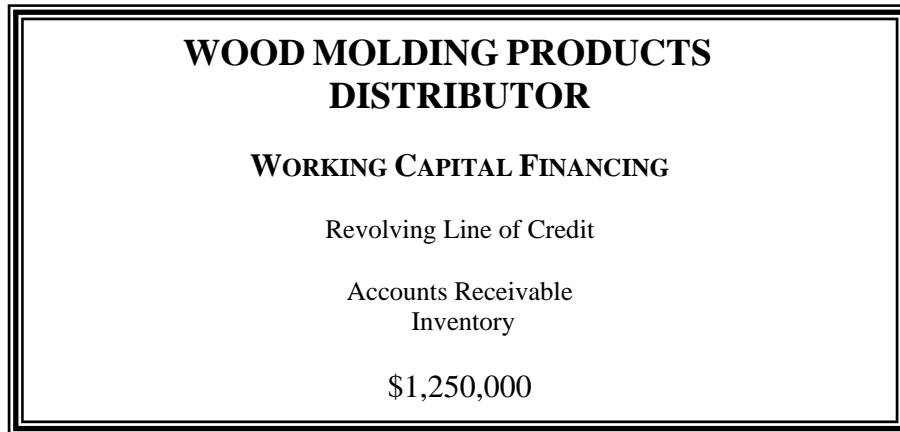


## **SPECTRUM COMMERCIAL SERVICES**

### ***Recent Partnership***



#### **The Situation**

- *This company experienced a dramatic drop in sales due to the downturn in the economy which caused financial losses and operational stress for the business.*
- *Due to the interim losses and the company's deteriorating financial condition, the company's current bank asked the company to secure a new line of credit while it tried to "right size" its operations.*

#### **The Solution**

- *A referral was made to SPECTRUM to provide a financing solution as the company down sized its operations to match this reduced sales activity.*
- *SPECTRUM provided a \$1,250,000 Line of Credit based on accounts receivable and inventory availability.*
- *The referring bank continued its business banking relationship and retained the term debt on equipment and real estate.*

#### **The Benefits**

- *The Company was able to obtain adequate working capital while it transitioned its operation back into a profitable business.*
- *The Bank retained the operating accounts and the term debt on both the equipment and the real estate. Also as the referring source, the bank can take over the entire SPECTRUM facility at any time.*
- *SPECTRUM gained a new borrower by providing a timely and adequate working capital accommodation for the business.*

**Since 1995—SPECTRUM has provided Asset Based and  
Accounts Receivable Financing Solutions to Local Businesses  
Needing from \$100,000 to \$5,000,000**

*Please call for more information about how SPECTRUM may be able to  
offer a solution for challenging credits you encounter.*

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**SPECTRUM Commercial Services**  
Web Site: [www.SpectrumCommercial.com](http://www.SpectrumCommercial.com)