



FOUNTAINHEAD
COMMERCIAL CAPITAL

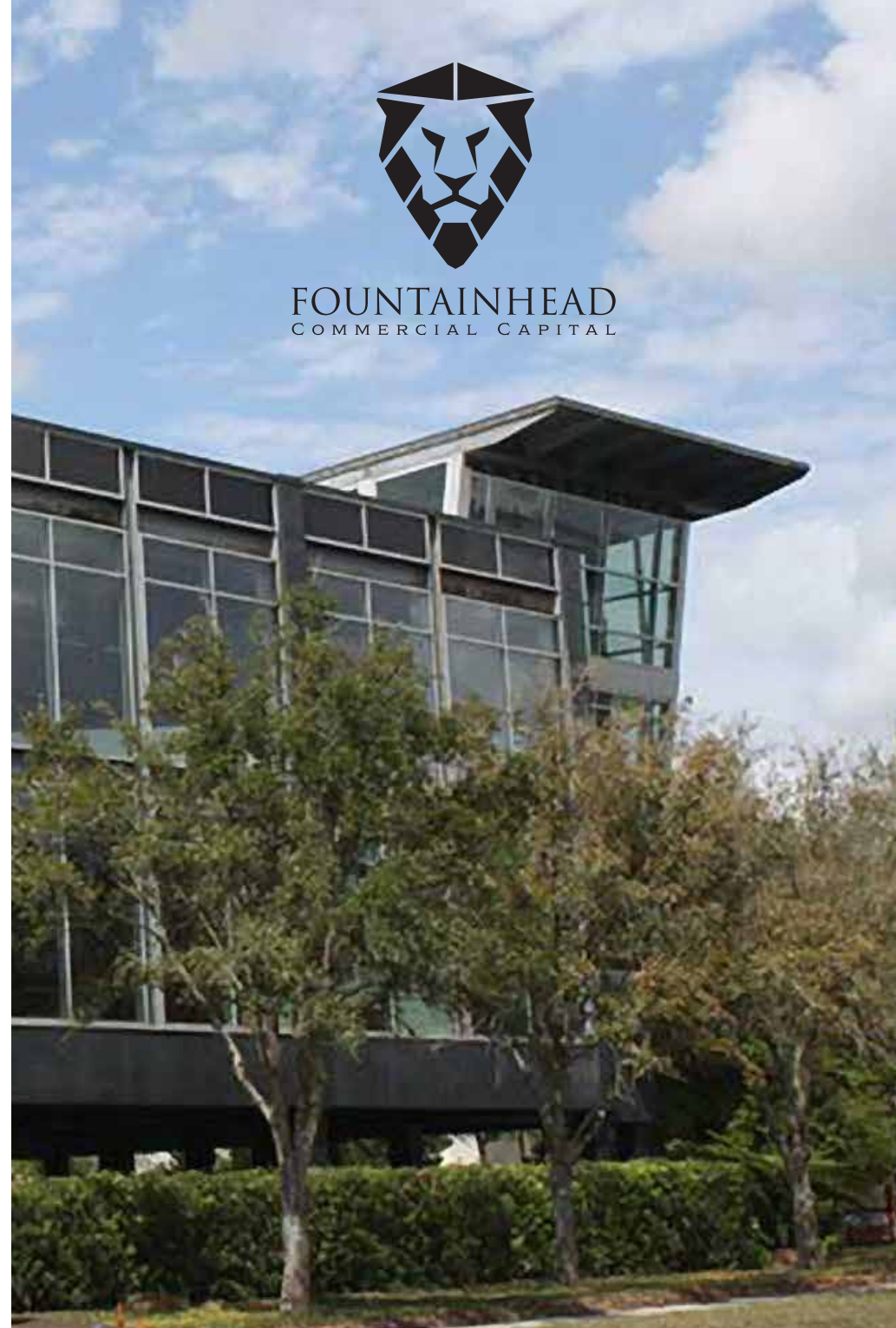
Wealth Creation Specialists with SBA 504 loans

ABOUT FOUNTAINHEAD COMMERCIAL CAPITAL

Fountainhead Commercial Capital is a nationwide, non-bank, direct lender specializing in the SBA 504 loan program and other low loan-to-value conventional commercial loans. It was founded by some of the most experienced and awarded SBA lenders in the industry. Fountainhead directly serves entrepreneurs and small business owners in addition to providing full-service outsourcing to community banks, credit unions, and others involved in commercial real estate finance. Fountainhead's FastTrack504 program gives these banks and others a comprehensive tool to provide SBA 504 and other commercial lending with no outlay of internal resources while strengthening client relationships and brand value. More information is available at Fountainhead504.com or by calling 800-770-1504.



FOUNTAINHEAD
COMMERCIAL CAPITAL



FOUNTAINHEAD COMMERCIAL'S FOUNDER

Chris Hurn is CEO/Founder of Fountainhead Commercial Capital, a nationwide, non-bank, direct commercial lender specializing in owner-occupied commercial real estate with the SBA 504 loan program and other low loan-to-value conventional, commercial loans. He and his executive team have collectively funded more than \$12B in SBA 504 projects over the past 20 years, making them one of the most experienced teams in SBA lending.

As a non-bank lender, Chris complements rather than competes with banks in creating value through SBA 504 loans and other conventional, commercial loans. Fountainhead's FastTrack504 allows lenders to fully outsource transactions while earning non-interest income. Chris provides financing programs to entrepreneurs that give them an advantage over their corporate competition, exponentially increasing the velocity of growth with lower rates, longer terms and approvals that can literally happen in mere hours.

Chris was formerly with GE Capital, Heller Financial, Marsh & McLennan Companies and the NAI Realvest group of companies before founding his former company Mercantile Capital Corporation, a three-time Inc. 500|5000 company. He has been named SBA Financial Services Champion three times in his lending career.

Chris is a graduate of the University of Pennsylvania's Fels Center of Government (part of the Wharton School of Business at that time) and received two undergraduate degrees, magna cum laude, from Loyola University Chicago. He is also the Amazon best-selling author of "The Entrepreneur's Secret to Creating Wealth: How the Smartest Business Owners Build their Fortunes."



FOUNTAINHEAD COMMERCIAL CAPITAL FACTS

FOUNDED: Fountainhead Commercial Capital was founded in February 2015.

OWNERSHIP: Private, Limited Liability Corporation

OFFICE LOCATION: Orlando, Florida with a National Presence

WEBSITE: Fountainhead504.com

LEADERSHIP: Chris Hurn, President / Founder
Steven Ellsworth, Executive Vice President
Curt Roese, Chief Financial Officer

EMPLOYEES: 8

MARKET SERVED: Headquartered in Orlando, Florida, Fountainhead Commercial Capital serves clients across all 50 states.

BACKGROUND: Fountainhead Commercial Capital is a leading non-bank, direct commercial lender specializing in delivering the best possible experience for SBA 504 and low loan-to-value conventional loans for acquisitions, refinances, renovations and ground-up construction proceeds.

Led by industry expert Chris Hurn, the executive team has over two decades of experience and is responsible for closing more than 5,600 SBA loans for projects totaling over \$12 billion.

Loans financed through Fountainhead offer long-term, below-market, fixed interest rates for owners of small and mid-sized businesses to purchase, refinance, renovate and/or construct their owner-occupied commercial real estate.

Additionally, Fountainhead offers a secondary market platform, FastTrack504, which provides an outsourced alternative lending path for community banks, credit unions and other lenders whose own efforts may have stalled. With the FastTrack504 program, referral partners simply turn the underwriting over to Fountainhead's team, while keeping their customer relationships intact—all while earning non-interest income (premiums) for their referrals that result in a closing.

In May 2016, alternative asset manager Magnetar Capital joined an affiliate of 20 Gates Management and invested \$23 million in a Series B round of financing, becoming the first two institutional investors in Fountainhead.

MEDIA PLACEMENTS



Forbes



THE WALL STREET JOURNAL.

National Mortgage News

**Bloomberg
Businessweek**



The Washington Post

Entrepreneur
MAGAZINE



Orlando Sentinel



FREQUENTLY ASKED QUESTIONS

Q. Do you provide SBA 504 loans for businesses outside of the state of Florida?

A. Yes. Fountainhead Commercial Capital offices are located in Central Florida, but serves business owners in all 50 states.

Q. How does an SBA 504 loan differ from a conventional loan?

A. SBA 504 loans typically only require 10 percent owner equity (down payment) with financing for up to 90 percent of all eligible costs, including soft costs and closing costs.

Conversely, conventional loans offered by traditional lenders will normally only cover 75 to 80 percent of the purchase price or appraised value (whichever is less), requiring business owners to put anywhere from 20 to 25 percent down.

The interest rate on SBA 504 loans is significantly below conventional commercial mortgage rates. A loan consists of a first lien loan covering 50 percent of the total project costs and a second lien loan secured by a 100 percent SBA-guaranteed debenture covering 40 percent of the total project costs.

Q. What can an SBA 504 loan be used for?

A. Some of the most common uses of an SBA 504 loan include: acquisition of existing buildings; refinancing existing conventional commercial loans; acquisition of vacant land, building construction or major renovations; and/or, additions to existing buildings, and purchase of capital equipment.

Q. What are the basic eligibility requirements to qualify for an SBA 504 loan?

A. In order to qualify for an SBA 504 loan, a business must be for-profit and not publicly traded; the tangible business net worth cannot exceed \$15 million; the average net income of the business cannot exceed \$5 million over the previous two years;

and, ownership of the business must generally be comprised of 51 percent U.S. Citizens or Legal Permanent Residents, though some exceptions apply.

Q. What are some examples or types of businesses Fountainhead finances?

A. Examples of the business types that have received financing through Fountainhead include: medical offices or facilities; office buildings; warehouses; commercial condos; day care facilities; free-standing restaurants; limited-service flagged hotels, auto repair shops; and, assisted living facilities.

Q. How can a business owner apply for an SBA 504 loan?

A. The first step in applying for an SBA 504 loan with Fountainhead is completing our pre-approval paperwork.

Q. What is the typical turnaround time to process an SBA 504 loan?

A. This is one of the biggest advantages Fountainhead Commercial Capital can provide over other lenders. The Fountainhead team is comprised of specialists in SBA 504 lending that have processed thousands of SBA 504 loans for small business owners. A typical SBA 504 loan with Fountainhead can be closed in as little as 40 days.

Q. What soft/associated costs can the SBA 504 loan be used for?

A. Title insurance, appraisals, environmental reports and surveys are just some of the transaction and associated closing costs that the SBA 504 loan can be used for.



FOUNTAINHEAD
COMMERCIAL CAPITAL

Wealth Creation Specialists with SBA 504 loans

MEDIA CONTACT

Jaylen Christie
Findsome & Winmore
407-722-7829
JChristie@FindsomeWinmore.com

ADDRESS

Fountainhead Commercial Capital, LLC
429 S. Keller Road, 3rd Floor
Orlando, FL 32810

PHONE

407-233-1504
800-770-1504

WEB

Fountainhead504.com