FOR ADVISOR USE ONLY

*Solution delivered in partnership with*

COMMUNITY CAPITAL

AN ADVISOR'S GUIDE

# CLIENT LENDING SOLUTIONS

Empower Your Advice. Deepen Your Relationships.

COMMUNITY CAPITAL

# Contents

# BUILT TO SUPPORT YOUR ADVICE

Community Capital provides financial advisors direct access to a full-spectrum lending capability — without leaving the client relationship. The intent is simple: equip you with the tools, network, insights, and support to help clients with the borrowing side of their balance sheet, strengthening relationships and fueling long-term growth.

This is a powerful, **strategic solution**, not a product. Community Capital provides the lending marketplace, technology, and white-glove team to directly delivery lending capabilities to advisors as part of a complete client experience. You stay at the center of every conversation — financing is simply one more way you add long-term value.

## WHAT COMMUNITY CAPITAL DELIVERS

### 1,500+ Institutions

A nationwide network of banks, credit unions, and specialty lenders — broad access and real options for clients.

### All Loan Types

One relationship spanning residential, commercial, and specialty financing across the full client balance sheet.

### Full Support

High-tech marketplace with high-touch service — a dedicated team guiding every step from sourcing to closing.

### Confidential & Efficient

A discreet, competitive, and efficient process — a simple path to powerful financing solutions.

**Smarter financing, stronger relationships.**
The Lending Solution connects advisors and clients to a powerful marketplace — combining nationwide reach, flexible options, and concierge-level support — so financing decisions deepen relationships rather than disrupt them.

## LENDING DRIVES IMPACT

### For Your Clients

Access to financing across their entire balance sheet, with concierge-level guidance at every step.

### For Your Practice

A new path to grow share of wallet, generate referrals, and gain visibility into held-away assets.

### For Your Relationships

Stay central to the decisions that matter most — and become the partner clients don't move without.

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# THE OPPORTUNITY TO DIFFERENTIATE

Advisors have historically managed one side of the client's balance sheet — the **assets.** The other side, the **liabilities,** is just as central to a client's financial life. That's the engagement gap — and lending is what bridges it. Historically, borrowing decisions happened elsewhere — at a bank, with a broker, or not at all. Every one of those moments was a conversation the advisor never had, and often a relationship a competitor started. Bringing lending into the practice closes that gap and puts the advisor at the center of the client's entire financial picture, not just half of it.

| INVESTMENT ADVICE<br>**Assets** | THE GAP | CREDIT SOLUTIONS<br>**Liabilities** |
|---|---|---|
| INVESTMENTS, CASH, RETIREMENT, REAL ESTATE | ⟷<br>LENDING BRIDGES BOTH | MORTGAGES, LOANS, CREDIT LINES, BUSINESS DEBT |

**84%** of investors expect **loan and credit guidance** from their financial professional... yet only **4% say they receive it.**

*"Defining Wealth Management," Spectrem Group (January 2023)*

## FOUR WAYS LENDING AMPLIFIES ADVISOR VALUE

**Expand Wallet Share**
Surface held-away assets.

**Deepen Loyalty**
Be there for big moments.

**Gain Visibility**
See the full picture.

**Unlock Referrals**
Solve talked-about problems.

## THE ADVISOR'S EDGE

The advisors who win the next decade won't be the ones with the best returns alone – they will be the ones clients turn to for every financial decision. Lending is a path to help you earn that seat.

> *When you connect both sides — assets and liabilities — you become the true quarterback of your client's financial life. That's how an advisor moves from investment manager to indispensable partner.*
>
> **Garrett Smith**
> CEO & FOUNDER, COMMUNITY CAPITAL

# SIMPLE QUESTIONS OPEN DOORS

## FROM INSIGHT TO ACTION

Lending isn't a product bolt-on.
It is a lens for deeper client conversations — and it starts with three simple shifts.

**1**

### Ask the other half

Make debt and credit a standing part of every review, not an afterthought.

**2**

### Lead with liabilities

Rate, structure, and timing are advice — treat them that way.

**3**

### Own the moment

When a client faces a major purchase or liquidity need, be the first call.

You do not need to be the lending expert — that's our job. Your role is simply to surface the need.

*The best first step is the simplest one: just ask*. Advisors who make debt and credit a regular part of everyday conversations — around a home, a business, a major purchase, or a liquidity need — routinely uncover financing opportunities their clients never thought to raise. Once a need surfaces, our team and marketplace take it from there, so a single question can open the door to a deeper, stickier relationship.

## SAMPLE QUESTIONS TO START THE CONVERSATION

### BUSINESS & COMMERCIAL

- *Do you have any commercial loans or property debt worth refinancing?*
- *Are you weighing expansion, acquisition, succession, or a liquidity need?*
- *Is equipment or working capital something we should plan around?*

### PERSONAL & RESIDENTIAL

- *Are you considering a significant purchase or a second property?*
- *Would it help to free up cash without selling investments?*
- *Is a mortgage, renovation, or home-equity move on the horizon?*

### THE ONLY WRONG MOVE IS NOT ASKING

Surface the need, and we handle the rest. Every conversation you open is a **chance to deepen the relationship** — and stay the advisor your client turns to first.

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# A SOLUTION FOR EVERY NEED

Through Community Capital, advisors can support a broad spectrum of client financing — from business and commercial real estate to specialty assets and residential lending. **Whatever the need, there is a clear path, a right-fit lender, and a dedicated team behind every request**. Clients get more than access to capital: they get concierge-level guidance from first conversation to close, and a secure, private portal to manage the entire process in one place.

## COMMERCIAL

BUSINESS & PROPERTY

- Commercial Real Estate (CRE)
- Commercial & Industrial (C&I)
- SBA & USDA Programs
- Franchise Financing

## SPECIALTY

HIGH-VALUE ASSETS

- Marine & Yacht
- Aircraft & Aviation
- Equipment Financing
- Oil & Gas, Franchise
- Unique Capital Needs

## RESIDENTIAL

PERSONAL LENDING

- Residential Mortgages
- Home Equity (HELOC)
- Refinancing

**Powered by NBKC Bank*

**1,500+** INSTITUTIONS | **NATIONWIDE** REACH | **ONE** RELATIONSHIP | **CONCIERGE** SUPPORT

### One relationship, full coverage

A single point of contact spans every loan type — so you can help across a client's entire financial life without sending them elsewhere.

### Matched to the right lender

Each need is routed to lenders with the right expertise — from a nationwide marketplace to a dedicated bank partner for residential.

## A SECURE, GUIDED EXPERIENCE

**One team, start to finish**. A dedicated specialist scopes each need, matches it to the right lender from the network, and guides the client through every step — no cold hand-offs, no chasing paperwork across inboxes.

Everything runs through a **secure, dedicated portal** built for the borrower.

### INSIDE THE BORROWER PORTAL

- › **Upload & track documents** securely, in one place.
- › **Review the request** and confirm details at-a-glance.
- › **Engage directly with lenders** through the platform.
- › **Compare offers & select** the best fit, with the team.

# COMMERCIAL & SPECIALITY

## COMMERCIAL

Financing for operating businesses and the property they occupy. Whether a client is buying, building, or freeing up working capital, we structure the right facility around their cash flow — then match it to a lender who knows the space.

### COMMERCIAL & INDUSTRIAL

C&I FINANCING

Funds the operating and capital needs of a business rather than its real estate — structured around cash flow, collateral, and the owner's balance sheet.

ACQUISITIONS & BUY-INS | WORKING CAPITAL | EQUIPMENT | SBA 7(a) & USDA

**Client result:** *$1.3MM startup term loan, SBA structure*

### COMMERCIAL REAL ESTATE

CRE FINANCING

Secured by the property itself — acquisition, bridge, construction, and permanent financing for investors and developers.

ACQUISITION & REFINANCE | CONSTRUCTION | SBA 504 | MULTIFAMILY & MIXED USE | BRIDGE

**Client result:** *$4.5MM SBA 504, preserved liquidity*

### ADVISOR TIP

One asset often signals another. A business owner financing a company expansion may also hold a boat, plane, or property — so a commercial conversation is the natural doorway to specialty lending.

## SPECIALTY ASSETS

High-value, specialized collateral calls for lenders who truly understand the asset. From vessels to aircraft, we source financing built for complex ownership, entity structures, and portfolio-preserving strategies.

### SPECIALTY — MARINE

MARINE & YACHT

Specialized financing for yachts and vessels — purchase or refinance, for personal, charter, or business use.

YACHTS & VESSELS | PURCHASE OR REFINANCE | ENITY OWNERSHIP | PORTFOLIO PRESERING

**Client result:** *$2.3MM marine financing, seamless close*

### SPECIALTY — AVIATION

AIRCRAFT FINANCING

Tailored capital for aircraft acquisition and refinance — structured for complex ownership and high-value, specialized collateral.

AIRCRAFT PURCHASE | REFINANCE | PERSONAL OR BUSINESS USE | ENITITY STRUCTURES

# PRACTICE & RESIDENTIAL

## PRACTICE & SPECIALTY

Purpose-built capital for professionals and unique, asset-specific needs. From launching or buying into a practice to financing energy, franchise, or equipment assets, each request is structured around the client's cash flow and matched to a specialist lender.

### PHYSICIANS & PROFESSIONALS
PRACTICE FINANCE

Lending built for the realities of a medical career — spanning practice, real estate, equipment, and personal financing across every stage.

PRACTICE STARTUP & BUY-IN · MEDICAL REAL ESTATE · ASCs & EQUIPMENT · PHYSICIAN MORTAGE

**Client result:** *$1.1MM medical practice buy-in*

### OTHER SPECIALTY
OIL & GAS · FRANCHISE · EQUIPMENT

Capital for unique and asset-specific needs — from energy and franchise financing to equipment acquisition that preserves operating cash.

FRANCHISE FINANCING · OIL & GAS · UNIQUE CAPITAL NEEDS · EQUIPMENT

**Client result:** *$15MM oilfield services acquisition financing*

## RESIDENTIAL

Concierge home financing, powered by our dedicated NBKC Bank partnership. Primary, second, and investment properties run through a single, streamlined process — with a curated network on hand for larger or more complex profiles.

### RESIDENTIAL MORTGAGE
POWERED BY NBKC BANK

Concierge home financing for primary, second, and investment property. Most mortgages run through our dedicated NBKC Bank partner; larger or more complex loans tap a curated network.

PURCHASE & REFINANCE · PRIMARY / SECONDAR / INVESTMENT · COMPLEX PROFILES · CURATED NETWORK >$5MM

**Client result:** *$1.2MM jumbo mortgage closed in 28 days*

### HOME EQUITY (HELOC)
BOWERED BY NBKC BANK

Flexible, revolving access to home equity — preserving a low first-mortgage rate and invested portfolio. A fast online application, with no hard pull until ready..

RENOVATIONS & LIQUIDITY · DEBT CONSOLIDATION · APPLY IN ~10 MIN · FUNDS IN ~14 DAYS

**Client result:** *$250K HELOC closed in ~10 days*

## *BEYOND CLIENT LENDING…*

### ADVISOR PRACTICE FINANCING

In addition to supporting financing needs of clients, our solution provides a complete capital solution for financial advisors growing their own practice — funding succession plans, partner buy-ins, and strategic M&A. With a dedicated, nationwide network of lenders experienced in financing advisors, we can help you realize your growth plans with greater transparency, efficiency and optionality.

**Succession, M&A & Partner Buy-Ins**

**WEALTH · RIA · INSURANCE PRACTICES**

*Succession & Continuity* · *Acquisition / Roll-up* · *Partner Buy-in & Recapitalization* · *Book / AUM Purchase*

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# HOW TO GET STARTED

From the first conversation to closing, the path is simple and fully supported — you're never left to navigate it alone. **Begin on the dedicated Lending Solutions site**: explore education and tools, then submit an inquiry or schedule a consultation. From there, our team scopes the need, matches it to the right lenders, and guides the client through offers to funding — keeping you informed at every stage.

## SIX STEPS... START TO FINISH

### 1 Visit the Site

Explore the dedicated Lending Solutions site for education, tools, and to initiate a request.

### 2 Schedule a Consultation or Submit a Loan Inquiry

Book a conversation with the team or submit a client's financing request directly.

### 3 Discovery Call With the Client

The team gathers details, answers questions, and confirms the right approach for the need.

### 4 Initiate Review & Network Engagement

The opportunity is matched to the right lenders – confidentially, across the marketplace

### 5 Review Offers & Select a Lender

Compare competitive offers with the team's guidance and choose the best fit for the client.

### 6 Closing & Funding

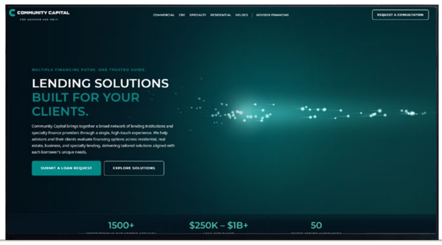
Work through to closing with white-glove support and stay engaged for what comes next.

## THE SITE: EDUCATION + ACTION

lendingsolutions.communitycapital.ai

**The Lending Solutions Site**

*Education, tools & resources for advisors all in one place... from loan type overviews, case studies to tools to help you submit an inquiry or book a discussion*

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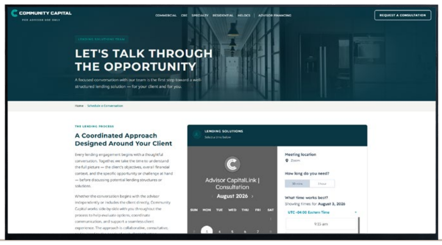
**Schedule a Consultation**

*Pick a time with the team to discuss a lending need with our experienced team*

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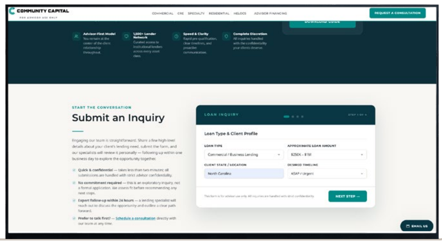
**Submit a Loan Inquiry**

*Initiate a client request directly through the site to start the process*




GETTING STARTED

**Connect With the Lending Solutions Team**

lendingsolutions.communitycapital.ai
lendingsolutions@communityct.com
(888) 745-1837

Supported by Community Capital's lending marketplace and operational platform. Community Capital is not a lender; financing is provided by participating lenders (residential mortgages and HELOCs are originated by NBKC Bank, Member FDIC, Equal Housing Lender) and is subject to approval, underwriting, and program requirements. This material is for advisor education only and should not be construed as legal, tax, investment, or lending advice.

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# DEEPEN YOUR RELATIONSHIPS.

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