IN PARTNERSHIP WITH COMMUNITY CAPITAL
| FOR ADVISOR USE ONLY |

COMMUNITY CAPITAL

SPECIALTY FINANCE

LAND AVIATION FINANCING WITH CONFIDENCE

Specialized lending for sophisticated, high-value assets – delivering speed, clarity and execution when timing matters

INTERNAL USE

Capital Engineered Around the Way You Fly

An aircraft is among the largest and most particular assets a client will ever finance. How it is owned, where it is flown, and how it is paid for all interact, so the structure has to be built deliberately — liquidity protected, terms matched to real-world use, and execution quick enough to close before the opportunity moves.

Our Lending Solution supports the financing of new and pre-owned acquisitions, refinances aircraft already owned, often enabling the freeing up of built-up equity — without forcing a sell-down of portfolio positions to get to the table.

Behind our solution is a network of lenders who live in this asset class — fluent in make-and-model values, residual curves, usage profiles, and the ownership and registration structures these purchases require. Because an aircraft deal sits where personal use, business utility, and tax strategy overlap, it rewards lenders who can quickly understand the aircraft and the borrower with equal fluency.

From a first turboprop to a flight-department upgrade, we bring clarity, real-time access, and thoughtful, hands-on execution support to a corner of the market that conventional lenders are rarely built to serve.

WHERE AVIATION FINANCING IS APPLIED

Aviation financing tends to come into play when clients are:

- ✓ Buying a first aircraft, or stepping up to a larger, longer-range one *(new or pre-owned)*
- ✓ Paying for the aircraft without selling investments or breaking an allocation
- ✓ Refinancing a current aircraft to reset terms or draw out built-up equity
- ✓ Titling the aircraft through an LLC, trust, or operating company
- ✓ Timing the purchase around tax planning, cash flow, and wealth goals

"We had the aircraft picked out before the financing was in place, and the clock was running. They built something that fit our balance sheet, left our investments where they were, and had us to closing fast."

~ Private Client | Dallas, TX

REAL CLIENT STORY FROM THE COMMUNITY CAPITAL NETWORK

OUR PROCESS

1 Opportunity **DISCOVERY**
Identify the opportunity and align financing objectives with your broader financial plan.

2 Strategic **REVIEW**
We evaluate the client situation, and then structure the customized financing strategy

3 Targeted Lender **MATCHING**
The opportunity is presented to our network of aviation financing experts

4 Coordinated **EXECUTION**
Our team works with the client and the selected lender through underwriting and loan closing

5 Ongoing **PARTNERSHIP**
The team and the advisor stay engaged to support the client's long-term objectives

LENDING SOLUTIONS
powered by Community Capital Technology Inc.

EXPLORE HOW AVIATION FINANCING IS STRUCTURED AND EXECUTED

COMMUNITY CAPITAL

Aircraft & Aviation Lending

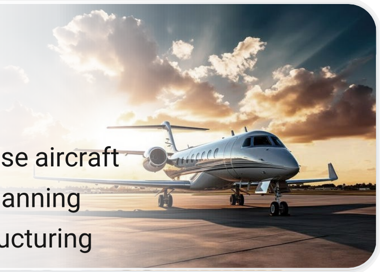
Aircraft financing supports the purchase or refinance of new or pre-owned aircraft across a range of sizes and uses: from personal light aircraft to business-related jets and turboprops.

AVIATION FINANCING OVERVIEW

Our Team works with lenders who understand the nuances of aircraft collateral, valuation, and borrower profiles, providing guidance at every step through a highly specialized market.

USE CASES:

- Purchase of new or pre-owned jets, turboprops, or light aircraft
- Refinancing to improve terms
- Personal, charter, or business-use aircraft
- High-net-worth lifestyle asset planning
- Portfolio liquidity, tax-aware structuring



FACTORS LENDERS EVALUATE

Aircraft Profile	Make, model, year, total time, overall condition
Loan Metrics	Loan-to-Value (LTV) and aircraft market value
Borrower Strength	Liquidity, net worth, and income profile
Intended Use	Personal use vs. business or charter **Part 91 vs. Part 135 use*
Registry & Location	Registration, base, and primary operating region

TYPICAL LOAN PARAMETERS

Loan Amounts	Starting at ~$250K
Interest Rate Type	Fixed or Floating
Loan Term	Up to 20 Years *(based on aircraft age, type)*
Loan-to-Value (LTV)	Up to 85% of purchase price
Borrower Type	Individual or client-owned entity *(e.g., LLC)*
Collateral	U.S.-registered *(N-number)* aircraft operated primarily in the U.S.
Loan Fees	Vary by lender

Note: Terms subject to lender guidelines and individual borrower qualifications

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- Nationwide Lender Network
- Expertise in Aviation Assets
- Solutions for Individuals or Entities
- Speed, Support & Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- **Access** to a curated network of aviation specialists
- **Guidance** on structuring and positioning
- **White-glove management** through to closing
- **Dedicated support** from experienced professionals
- **Seamless coordination** with your broader plan

> Ready to Explore Aviation Financing Solutions?

For more information, please contact our Lending Solutions Team directly or submit and inquiry through the site:

LENDING SOLUTIONS TEAM

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