

CLIENT LENDING

Access Capital with Clarity, Flexibility, and Confidence

A more strategic approach to borrowing –
integrated with your clients' overall financial plan



1,500+ LENDERS | BANKS • CREDIT UNIONS • SPECIALTY FINANCE | BUSINESS & PERSONAL SOLUTIONS

Lending Solutions Designed Around Private Wealth Clients

Access + Expertise = Opportunity

Community Capital's (CCT) Client Lending Solution delivers a more strategic approach to borrowing – combining direct access to a nationwide network of lenders with experienced credit guidance to structure financing around your clients' goals. Instead of navigating a fragmented market on their own, we centralize access, insight, and execution into a single, coordinated process built around you advisors and their clients.

Whether the client is investing, expanding, refinancing, or accessing liquidity, we help them:

- ✓ Explore more options across lenders, structures, and loan types
- ✓ Secure competitive, customized financing aligned to their needs
- ✓ Navigate the process seamlessly from initial strategy through closing

By pairing the scale of our credit network with deep market expertise, we unlock more flexible, creative, and competitive lending solutions than traditional approaches – ensuring the financing strategy supports the client's broader objectives.

Why Our Approach is Different

Most businesses and individuals rely on a single bank when borrowing. That often means limited options, generic structures, and terms that may not align with broader financial goals.

Our Client Lending Solution takes a different approach.

We bring client opportunities directly to a curated national network of banks, credit unions, and specialty lenders – enabling your borrowing strategy to be evaluated, structured and executed more intelligently.

◆ Broader Access.

Clients are not limited to a single bank's credit box or terms

◆ Structured for Success.

The opportunity is professionally structured before going to market

◆ Better Outcomes.

Multiple lenders compete, improving terms and flexibility

◆ Guided Execution.

Clients receive guidance throughout, from underwriting, negotiation, and closing

How Clients Use This Solution

Finance a business acquisition // Structure real estate financing aligned with tax & investment planning
Replace or refinance existing debt with more efficient terms // Access liquidity without selling investments

CLIENT LENDING

A Better Way to Borrow



Comprehensive Lending Solutions

A full suite of loan types and structures supporting business, specialized and personal financing opportunities.

COMMERCIAL & SBA

Capital solutions to support business growth initiatives.

- **Commercial Real Estate**
Financing commercial property purchase or refinance
- **Business & Commercial Lending**
Working capital, business acquisition or expansion, receivable or insurance premium financing, and more
- **SBA Loans** (*Small Business Administration*)
Government-guaranteed business loans designed to support qualified small businesses in funding growth

SPECIALTY FINANCING

Targeted financing options for complex or unique financing needs.

- **Aviation & Marine**
Financing of new/used for boats, private planes, (*personal/business*)
- **Franchise**
Finance/Refinance of franchised business operations
- **Equipment**
Financing for leasing or purchase of business equipment/machinery
- **Other**
Unique financing situations such as Oil & Gas, Minerals & Mining, etc.

PERSONAL & SBLOCs

Flexible capital for personal or strategic opportunities.

- For funding ranging from personal expenses to real estate to other investment opportunities
 - These loans are often "**SBLOCs**" (*'Securities-Backed Lines of Credit'*) which enable a client to access capital by borrowing against their current investment portfolio
- * Beyond individuals, these loans are also available to trusts, corporations, LLCs and nonprofit clients*

When this Matters Most



When timing matters...

More options and experienced support from our team drives better, faster outcomes for clients



When flexibility matters...

Engaging with the broader market means a broader range of options for clients to choose



When the broader strategy matters...

Access to multiple lenders, expert guidance, and advisor support delivers a more integrated plan

What Clients Say...

Real experiences from sophisticated borrowers who successfully financed through our solution.

"The ability to access multiple lenders through one channel saved us time and resulted in terms we couldn't have negotiated on our own."

Michael R. | Real Estate Investor

"Having the opportunity to discuss our lending strategy with experts and our advisor gave us the confidence we weren't compromising our long-term goals."

David & Laura M. | Family Business Owners

Early conversations lead to better outcomes. Talk to us about how Community Capital can support integrating lending into your advisory offering.

Interested in Learning More?

Schedule a Demo & Discussion

- Online Booking: [Consultation Scheduler](#)
- Email: capitalsolutions@communityct.com