



GROW YOUR PORTFOLIO

Our expertise makes us a reliable and trusted partner in your efforts to expand your institution's reach.

Our industry experience and expertise includes:

Insurance agency lending, loan servicing, insurance agency ownership, company representation, transactional law, and merger/acquisition facilitation.

BANK TESTIMONIALS

"Over nearly 10 years, Capital Resources has sold nearly \$20MM in Allstate® agency loans to our bank and provided servicing for those loans. Their staff does a great job underwriting, documenting, and servicing loans, so our credit department stays in tune with the borrowers' financial situation. Best part, all of these loans returned 200bp+ more yield than other comparably risk rated C&I credits in our loan portfolio along the way."
-Missouri Bank

"We have been a buyer of Insurance loan participations for over 8 years. CR is very thorough in their analysis, delivery and servicing of every loan we bought through them. Our state and federal examiners have reviewed every loan package over the years, without a single exception noted."
-Florida Credit Union



EXPAND YOUR REACH with LOAN PARTICIPATIONS from CAPITAL RESOURCES

Since 2005, we have specialized in originating loans to insurance agency owners for the purpose of agency acquisitions and working capital across the continental United States. We know how to get quality loans on the books and how to keep them there.

FULL LOAN SERVICING

Capital Resources is a one-stop shop for loan participations. Once you purchase a loan participation from us, our work isn't done. Capital Resources provides full loan servicing on every loan participation it offers. Aspects of our full loan servicing includes:

- **Collection and Distribution of Monthly Loan Payments**

Capital Resources controls loan repayments by requiring the establishment of commission depository accounts or direct commission assignments. Employing these methods dramatically reduce the risk of repayment delinquencies. Lenders get paid on-time on a predictable day each month, and do not have to worry about regularly contacting or managing borrowers.

- **We Do Everything Under One Roof**

Forget about calling numerous departments and offices to figure out the status of your accounts and investments. At Capital Resources, we host everything under one roof. From repayment to application processing to underwriting to consulting, we manage it all. This means that our lenders get a completely customized experience from start to finish.

- **Regular Reporting**

Once a lender has invested in a loan participation, we keep your files current. We have quarterly and annual reporting requirements that help us and our lending partners monitor each loan's performance.

WHY PARTICIPATE WITH CAPITAL RESOURCES?



CREDIT QUALITY

Credit quality and consistency are key factors in Capital Resources lending program. We work hard during our underwriting process to analyze risk associated with each credit request.

Debt-to-Income Ratios

At CR, we make sure that borrowers have a responsible level of debt-to-income to further ensure on-time and in-full repayment.

Consistent Credit History

We want borrowers who consistently show responsible financial management. When reviewing credit histories, we look for borrowers who have long-term established accounts, have paid on-time and regularly, and have no major red flags.

Matching Lenders and Borrowers

Lenders who are wishing to have a higher ROI, may be looking for a different size or type of loan participation than those looking for lower yields. We provide lenders with the loan participation that best fits their financial goals and comfort level.

Strong Credit Score

FICO scores are one of our first indicators of borrower creditworthiness. If a potential borrower, doesn't have a mid-range to high credit score, Capital Resources may not be the right lender for them.

Agency Due Diligence

At CR, we don't just look at the insurance professional seeking the loan, we look at the entire agency. Prior to approving a loan, we review an agency's entire financial history, as well as market trends, to ensure the investment is a strong one.



LOAN REPAYMENT

Capital Resources removes the stress of payment delinquencies by ensuring that our lenders are paid first. Through our unique loan repayment process, borrowers are required to follow distinct guidelines on repayment.

Commission Assignments

Many of the loans that CR originates qualify to receive an irrevocable assignment of commissions for the monthly loan payment. This means that the borrower and lender enter into an agreement with the insurer that the loan payment is paid directly out of the agent's commissions and sent directly to CR from the insurance carrier and the agent/borrower receives the balance.

Monthly Auto-Deductions

For those loans originated to agents whose carriers aren't able to accommodate a direct commissions assignment CR will deduct monthly loan payments directly from the borrower's operating account. The auto-deduction also keeps borrowers from simply overlooking a payment date.

Immediate Payment

Once the loan payments have been collected, CR then remits these payments directly to the participating lenders. Lenders don't have to hassle with collecting and can easily receive payment.

Strength of our Process

CR's loan repayment process is more than just receiving timely repayment. The consistent and predictable nature of our repayment process means borrowers are more likely to maintain positive borrower status. For lenders, this translates into higher ROIs and lower delinquency rates.



PORTFOLIO GROWTH

At Capital Resources, we know insurance. Having lent more than \$300 million in agency loans, we have the ability to offer successful and secure loan participations.

What is a Loan Participation?

A loan participation is an instrument that gives a lender the opportunity to purchase into a loan originated by another lender. This allows the opportunity to put quality loans on their books that they would not otherwise have access to.

Why Choose a Loan Participation?

Loan participations are great lending opportunities for lenders because they afford them the opportunity to diversify their loan portfolios both geographically and in industry. Certain regulatory bodies often times place restrictions on banks from lending too much in a particular industry or market place. With a loan participation, a lender is able to purchase at levels that fit their individual needs.

How Does this Strengthen Diversification?

The benefits to loan participations reside in their geographical and industry variances. Community lenders are able to purchase one or multiple loans spread through the US, enabling lenders to purchase in varying regions and risk profiles.

Why Choose Capital Resources?

CR is not only an authority in the insurance agency lending, but we are also deeply committed to providing unparalleled client services. Our participations are well researched, properly managed, and are chosen to specifically meet lender needs.