



**SBA 504 FMP PROGRAM
FOR
ECC**



CAPITAL PARTNERS, LLC
COMMERCIAL MORTGAGE BANKERS

A Member of Cordell Financial Group

CH Capital & ECC

- ECC and CH Capital
 - Buyer of the loan
 - Bank of America (Merrill Lynch)
 - Morgan Stanley
 - Credit Suisse
 - Fig Partners LLC
 - Coastal Securities

CH Capital & ECC

- ECC and CH Capital
 - Originators of the loan
 - 500 Mortgage Bankers across all 50 states
 - All Minority Banks (62% of SBA loans are women and minority)
 - Korean Banks
 - Chinese Banks
 - Indian Banks
 - Native American Banks
 - Hispanic Banks

CH Capital & ECC

- ECC and CH Capital
 - Buyers of Loans
 - Pension Plans
 - Foreign Banks
 - High-Net Worth Individuals
 - Banks
 - Hedge Funds
 - Accredited Funds
 - Mutual Funds



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Problems with the market

- People who are running the programs do not understand the different markets
- SBA market is slow and difficult to fully understand
- Different Models of economic benefit is too hard to understand
- Too many what if's
- Short time frame 18 months
- No marketing plans

CH Capital Partners LLC

- Retail
 - Execute the 500 contacts and explain what, how, and guidelines – former CMBS back ground
 - Immigrant bankers and brokers – Korean, Chinese, and Indian communities
 - Need the compensation Package for us, and the distribution channel, and ECC

CH Capital Partners LLC

- Whole sale Program
 - Buy loans from Banks, split the commissions with bank, CH Capital, and then REIT's investor keeps note rate + servicing (CH Capital and CDC)*
 - Be originating the First Lien Loan Program – using excess service model * with claw backs to convert servicing fee to premiums

CH Capital Partners LLC

- Bank Model
 - Go in the community banks to discuss the de-leveraging their balance sheet
 - Financial Models
 - Review Bad Loans
 - Review the Call Report
 - National Announcement