

FUNDATION N

New Products from New Players:
An Introduction to Foundation Group, LLC

*Hosted by the Federal Reserve Bank of New York and The Business Council
of Fairfield County*

Walter K. Booker

Senior Vice President, Partnership Development

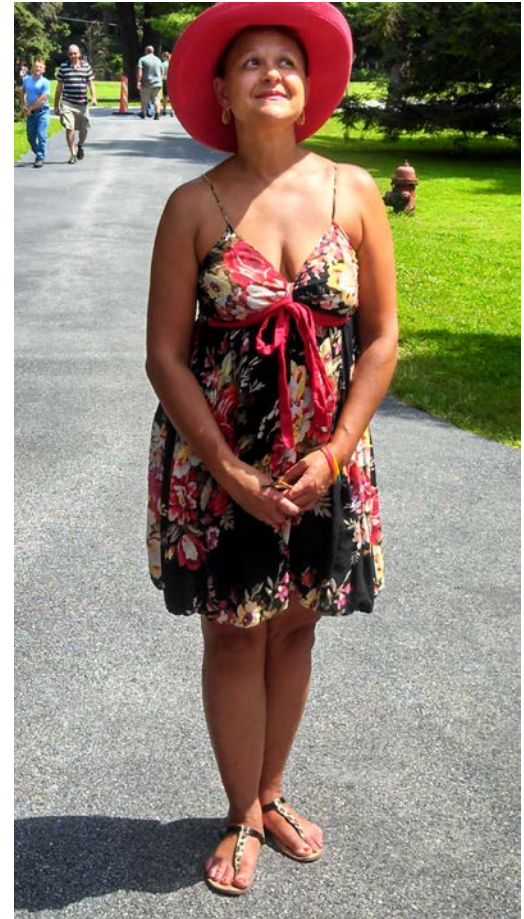
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Why do you get up in the morning?

- To *build your business?*
- To *be an enabler in the lives of your clients?*
- To *enable a great life for yourself and your family?*

Us, too!

Here's why I get up in the morning...



Here's who we are...

- We're a leading provider of Small Balance Commercial Loans (SBCL) to businesses nationwide through a simple, efficient and client-friendly process
- Our products have the features of a bank loan and the convenience of an 'alternative lender'
 - \$20,000 to \$500,000 with 1- to 4-year terms, fixed, bi-weekly payments and funds delivered in 3-5 days
- We serve borrowers seeking to improve or expand their businesses and profitability
- We pride ourselves on delivering an outstanding Client Experience
 - Our technology platform creates a unique, more personal experience for each of our clients
- We believe in our borrowers
 - We invest in and hold all of our loans on our balance sheet (so it really is our money that we're lending/co-investing)
- We're well-capitalized and backed by one of the leading private equity firms in our market

Here's what we do...

- **2 Primary Products**
 - *Fully Amortizing Term Loans*
 - *Working Capital Loans*
- **Loan Amounts and Terms**
 - *\$20,000 to \$500,000 for 1, 2, 3 or 4 years*
- **Rates**
 - *7.99% - 24.99%*
- **Origination Fees**
 - *1.00% – 3.00%*
- **Other Fees**
 - *None: no prepayment fees or other fees*
- **Payment Frequency and Method**
 - *Fixed payments twice a month via ACH Processing*
- **Credit Enhancement**
 - *Personal guarantee on all loans*
 - *Also secured by UCC-1 or PMSI for equipment purchases*

Here's why we're different...

- **Highly advanced underwriting platform resulting in a streamlined application process**
 - *Integrates with over a dozen different third party products to collect client data*
 - *Captures thousands of data points to assess risk*
 - *Well organized and 'high touch' manual credit review process*
- **Proprietary intelligence on the small business market**
 - *Thousands of hours of research conducted into the qualitative and quantitative success and risk factors of all focus industries*
 - *We understand our client base from multiple perspectives*
- **Truly differentiated Client Experience**
 - *A first of its kind, interactive loan application*
 - *Nearly instant 'qualified' credit decisions*
 - *Limited documentation requirements*
 - *Funds can be delivered to clients in as little as 3 business days*
 - *Access to educational and other industry and/or business leadership/development opportunities*
- **Strong capital base**
 - *Backed by Garrison Investment Group, one of the leading alternative investment firms focused on the private credit lending market*

Here's who we help...

- **5+ years in business preferred** (*but we'll consider businesses with at least 2 years' operating experience*)
- **Annual Sales/Revenue > \$250,000**
- **FICO > 600**
- At least 2 years of “clean” personal and business credit history
- No personal or business bankruptcies within the last 3 years
- Limited unresolved personal or business tax liens
- No current delinquencies on business loans

Does that sound good?

Then let's talk...



Walter K. Booker

SVP, Partnership Development

walter.booker@foundation.com

(o) 646-829-9204

(c) 201-404-1990



Gary W. Lockwood

VP, Partnership Development

gary.lockwood@foundation.com

(o) 646-650-5940

(c) 845-401-2759

THANK YOU!