

Providing Capital Solutions to American Businesses.



Securities Based Credit Lines & Loans (FAST Funding using your Securities & Non-Retirement Investments)

A securities-based credit line or loan can be an excellent source of funds for anyone who holds publicly traded stocks and other securities (US and foreign), and wants to borrow against them.

These “Non-Purpose” Loans are Ideal For:

- Franchise Start-up, expansion & resales
- Commercial real estate investors
- High net worth individuals buying property to occupy or as an investment
- Foreign nationals buying property, franchises or businesses in the US
- US Citizens and foreigners investing in property or businesses outside the US
- Developers and corporations worldwide, looking for cash

A securities-based credit line or loan is a “light doc” loan where credit is not a factor. They can close in as few as eight (8) business days after borrower accepts loan offer. Borrower retains full ownership in collateral throughout the loan (interest, dividends, appreciation). **\$55K to \$5 Million+.**

Acceptable Collateral Includes:

- Common stocks almost anywhere in the world (\$5 min. price per share)
- Mutual Funds + CD's (Maturity – 1 to over 2 yrs.)
- Exchange Traded Funds (ETF)
- US Treasuries (T-Bills, Treasury Notes)
- Bonds (US Municipal, corporate, U.S. Govt)

Lowest Rates

Lowest Fee

Loan parameters:

- Securities remain in your title (no change of ownership), never sold.
- 24/7 online access, freedom to trade in account.
- Credit line interest rates between 1.4% and 5.5%
- 70% LTV for stock portfolios (up to 97% on T-Bills & other govt securities).
- Loan terms from 1 to 7 years (credit lines have no maturity date).
- Minimum portfolio value \$80K (minimum withdrawal is \$55K).
- No maximum lending limits.
- Retirement accounts not eligible as collateral
- All Credit Lines and Loans are SEC, IRS and FRB compliant.
- This is not a margin loan limited to 50% LTV.

For more information or to request a quote, please contact:

Don Johnson

Diamond Financial Services (Franchise Funding)

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