

Securities Based Credit Lines & Loans

(FAST Funding using Securities & Non-Retirement Investments)



\$55K to over \$2 Million +

A Securities Based Credit Line & 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 over 5 Million+

877-508-2274

For more information or to request a quote, please contact Don Johnson



Diamond Financial Services
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A Securities Based Credit Lines & Loans (SBCL) can be an excellent source of funds for any individual or Company who holds publically traded stocks and other securities (US and Foreign), and wants to borrow against them.

These "non-purpose" loans are ideal for:

- To finance the entire Franchise start-up costs
- To fund Corporate unit(s)/Expansion/Co-Brand
- SBCL provides another option for buyers to get down-payment money on Franchise ReSales/Corporate owned ReSales
- Franchisor Corporate acquisition(s)
- Commercial Real Estate investors/franchise buyers
- High net worth individuals buying property to occupy or as an investment for their brand
- Foreign nationals buying property, Franchises or businesses in the US
- Corporate relocation of home office
- Partner Buy-outs/Expansion/Remodel

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. Gov't)*
- *Money Market Funds (90-95% select MM Funds)*

Loan parameters:

- Securities remain in title of borrower (no change of ownership), never sold.
- 24/7 online access, freedom to trade in account.
- Credit Line interest rates between 1.5% and 5.5%
- 70% LTV of stock portfolio (up to 97% on T-Bills & other Gov't Securities)
- Loan periods 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 are not eligible collateral
- All Credit Lines and Loans are SEC, IRS and FRB compliant
- This is not a margin loan limited to 50% LTV
- Fully Licensed, major SICP - Insured US Financial Firm is Lender.