

BROKER FAQ & INFORMATION

What sets Diamond Financial apart from the rest?

- We close 94% of loan requests we accept
- Offer a yes or no answer on a loan request in three days, **guaranteed**
- 25 years under the same name and management

Why should we consider using DFS?

- Typically, bank employee turnover rates can exceed 50% in a single year and SBA loans are an exceedingly small percentage of any bank's portfolio. We have been SBA-only for 25 years and have closed over \$1 billion in transactions because we focus solely on SBA financing.
- One of the largest SBA lenders in the nation admitted to us that they approved less than 30% of all requests they receive, on top of long wait times for an approval. We offer an answer in three days, and 94% of our accepted requests close.
- We are the go-to source for many lenders and clients for anything SBA.

Do you pay fees?

- We do not buy business, as we are customer service and broker focused. Our top priority is providing a superior client experience. We believe that providing an answer on a complete loan request in three days and closing 94% of our accepted requests will be invaluable to you.

By using DFS, you will receive:

- Consistent and positive results
- 94% success rate
- Working with recognized experts
- Answers within days, not weeks

Give us a try!



Let's get started.



BUYER PRE-QUALIFICATION

For a buyer pre-qualification, we will need the following:

- Personal Financial Statement and Personal Cash Flow Analysis forms
- Authorization to pull credit (or provide recent report)
- Resume on buyers(s)
- Bank or account statements showing down payment money (Current HELOC statement, IRA statement, bank statement, etc.)

**A PRE-QUAL CAN BE TURNED
AROUND IN 2 TO 4 HOURS**



July 21, 2017

Business Intermediary

To Whom It May Concern:

This letter is to confirm that Diamond Financial Services has reviewed the personal information package for Mr. Joseph A. Borrower and the feasibility of SBA Financing, after reviewing his personal financial information, it is our professional opinion that he is able to secure SBA financing for the acquisition of a business with a selling price of up to \$ 5,000,000 through our lenders. We look forward to preparing this application and keeping your company aware of its progress. This letter in no way represents a loan commitment or guarantees a loan commitment in any way.

If you should require any additional information in regard to this client and his financing, please feel free to contact our office directly.

Sincerely
DIAMOND FINANCIAL SERVICES

A handwritten signature in black ink that reads "Stephen Mariani". The signature is written in a cursive style and is set against a light gray, textured background.

Stephen Mariani
Business Finance Consultant

Let's Get Started.

North Carolina- Corporate Headquarters
5306 Six Forks Road, Suite 105, Raleigh, North Carolina 27609
1-888-238-0952 or (919) 782-3101 Fax (919) 782-9882
WWW.EasySBA.com



BUSINESS PRE-QUALIFICATION

To receive our Quick Response™ form for a business pre-qualification, we will need the following:

- Last three complete year tax returns
- Current interim statements (P&L and balance sheet)
- Broker add-back sheet showing SDE or cash flow
- Summary / history of business

Please do not hesitate to contact us with any type of financing, structuring, or SBA rule questions as we would like to be your number one source for SBA answers and solutions. We offer a free service to answer questions at askdiamond@easysba.com. This service is 100% confidential and your email address will not be shared or solicited in any way.

Quick Response™ Business Acquisition Financing Summary

Up To 85% SBA Financing*

Example Incorporated

Anytown, Anystate - **SAMPLE**

SBA 7(a) Proposed Purchase Scenario

Purchase Price
Owner Financing
Working Capital
Average SBA Fees and Closing Costs (May Be Financed)
Down Payment 15%
Loan Request
Term (Months)
Interest Rate
Monthly Payment ****

\$5,000,000
\$500,000
\$750,000
\$146,500
\$884,500
\$4,512,000
120
6.00%
\$50,092

Working capital is payable to borrower at loan closing

Rate **
Term
Assumable
Prepayment Penalty
Lender Points
Packaging Services
Other Costs

Prime + 2.75% Max, Variable ***
10 Years, Fully Amortized
Yes / Qualify
None
None
Upon Request
Appraisal Fee, Environmental Assessment and Related Direct Costs

For More Information Call

Your Logo Here



Your Name Here

Phone (123)-456-7890

Phone (888)-238-0952

* For Qualified Applicant on an existing business with 3 years or more history.

** Rates subject to change without notice.

*** On May 1, 2020 Prime Rate = 3.25%

****Does not included any seller compensation