



FOUNTAINHEAD

The Nation's Leading Nonbank Small Business Lender.

About Fountainhead

- Fountainhead Commercial Capital is a nationwide, non-bank, direct lender specializing in the SBA 504 and SBA 7(a) loan programs and Low LTV (<65%) Conventional Commercial loans. It was founded by some of the most experienced and awarded SBA lenders in the industry. Fountainhead directly serves entrepreneurs and small business owners in addition to working with our referral partners at community banks, credit unions, and others involved in commercial real estate finance. Referral partners can earn up to 4% in non-interest income on closed deals. More information is available at fountainheadcc.com or by calling 800-770-1504.

Fountainhead's Founder

- Chris Hurn is CEO/Founder of Fountainhead Commercial Capital (and its affiliate, Fountainhead SBF), a nationwide nonbank direct commercial lender specializing in business financing through the SBA 504 and 7(a) loan programs as well as low LTV conventional loans. He and his executive team have collectively closed over \$25.3 billion making them one of the most experienced teams in commercial lending to owners of small to mid-sized businesses.

Chris is notably recognized for his contributions to the small business community. He was named by American City Business Journals as one of the nation's most influential leaders in commercial real estate. Additionally, Chris was named "CEO of the Year" in Orlando by the Orlando Business Journal in April of 2019.

Chris is a graduate of the University of Pennsylvania's Fels Center of Government (part of the Wharton School of Business at that time) and received two undergraduate degrees, magna cum laude, from Loyola University Chicago.



Fountainhead Facts

- **BACKGROUND:** Fountainhead Commercial Capital is a leading non-bank, direct commercial lender specializing in delivering the best possible experience for SBA 504 and Low LTV (<65%) Conventional loans for acquisitions, refinances, renovations and ground up construction proceeds.
- Led by industry expert Chris Hurn, the executive team has over two decades of experience and is responsible for closing loans for projects totaling over \$27.3 billion.
- Loans financed through Fountainhead offer long-term, below-market, fixed interest rates for owners of small and mid-sized businesses to purchase, refinance, renovate and/or construct their owner-occupied commercial real estate.

FOUNDED: Fountainhead Commercial Capital was founded in February 2015.

OWNERSHIP: Private, Limited Liability Corporation

OFFICE LOCATION: Orlando, Florida with a National Presence

WEBSITE: fountainheadcc.com

LEADERSHIP: Chris Hurn, President / Founder Curt Roese, Chief Financial Officer

EMPLOYEES: 30

MARKET SERVED: Headquartered in Orlando, Florida, Fountainhead Commercial Capital serves clients across all 50 states.

Media Placements

AMERICAN BANKER.



The New York Times

Coleman
Critical Information For Today's Small Business Lender



yahoo!finance

THE WALL STREET JOURNAL.



Entrepreneur
MAGAZINE



Forbes

Orlando Sentinel

Bloomberg
Businessweek

National
Mortgage News

HUFFPOST

Fountainhead Facts

Q. Do you provide SBA 504 loans for businesses outside of the state of Florida?

A. Yes. Fountainhead Commercial Capital offices are located in Central Florida but serves business owners in all 50 states.

Q. How does an SBA 504 loan differ from a conventional loan?

A. SBA 504 loans typically only require 10 percent owner equity (down payment) with financing for up to 90 percent of all eligible costs, including soft costs and closing costs. Conversely, conventional loans offered by traditional lenders will normally only cover 75 to 80 percent of the purchase price or appraised value (whichever is less), requiring business owners to put anywhere from 20 to 25 percent down. The interest rate on SBA 504 loans is significantly below conventional commercial mortgage rates. A loan consists of a first lien loan covering 50 percent of the total project costs and a second lien loan secured by a 100 percent SBA-guaranteed debenture covering 40 percent of the total project costs.

Q. What soft/associated costs can the SBA 504 loan be used for?

A. Title insurance, appraisals, environmental reports and surveys are just some of the transaction and associated closing costs that the SBA 504 loan can be used for.

Q. How can a business owner apply for an SBA 504 loan?

A. The first step in applying for an SBA 504 loan with Fountainhead is completing our pre-approval paperwork.

Q. What is the typical turnaround time to process an SBA 504 loan?

A. This is one of the biggest advantages Fountainhead Commercial Capital can provide over other lenders. The Fountainhead team is comprised of specialists in SBA 504 lending that have processed thousands of SBA 504 loans for small business owners. A typical SBA 504 loan with Fountainhead can be closed in as little as 40 days.

Q. What are the basic eligibility requirements to qualify for an SBA 504 loan?

A. In order to qualify for an SBA 504 loan, a business must be for-profit and not publicly traded; the tangible business net worth cannot exceed \$15 million; the average net income of the business cannot exceed \$5 million over the previous two years; and, ownership of the business must generally be comprised of 51 percent U.S. Citizens or Legal Permanent Residents, though some exceptions apply.

Q. What are some examples or types of businesses Fountainhead finances?

A. Examples of the business types that have received financing through Fountainhead include: medical offices or facilities; office buildings; warehouses; commercial condos; day care facilities; free-standing restaurants; limited-service flagged hotels, auto repair shops; and, assisted living facilities.

Q. What can an SBA 504 loan be used for?

A. Some of the most common uses of an SBA 504 loan include: acquisition of existing buildings; refinancing existing conventional commercial loans; acquisition of vacant land, building construction or major renovations; and/or, additions to existing buildings, and purchase of capital equipment.



FOUNTAINHEAD

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