

# ENCINA LENDER FINANCE

982 Canton Street, Suite 200  
Roswell, GA 30075  
[www.lenderfinance.encinacapital.com](http://www.lenderfinance.encinacapital.com)



## FINANCE VERTICALS WE SERVE

- Asset based lenders
- Factors
- Tax lien / deed finance
- Equipment leasing
- Floorplan finance
- Commercial real estate bridge lenders
- Venture debt lenders
- SMB lenders and merchant cash advance
- Middle market private credit funds
- Distressed debt buyers
- Consumer finance
  - Rent-to-own consumer leasing
  - Unsecured consumer lenders
  - Niche-focused student loan lenders

## Who We Are

Encina Lender Finance, LLC is a non-bank lending platform offering first lien secured loans with commitment sizes ranging from \$10–\$150 million to specialty finance companies that provide financing to businesses and consumers in the U.S. and Canada.

## What We Do

We deploy senior debt capital to select specialty finance companies that possess strong management teams and a prudent credit culture to help them grow their portfolios of notes, loans, and/or leases. Our typical borrower is a finance company with an outstanding portfolio of \$5 million to \$100 million.

## Competitive Differentiation



### EXPERIENCED TEAM

Management team with over 60 years of direct agent experience in Lender Finance. Our team has structured, managed, and closed 200+ credit facilities for various lenders throughout economic cycles.



### CREATIVE SOLUTIONS

We understand your finance vertical and will develop customized solutions to help you achieve your goals.



### INDUSTRY KNOWLEDGE & PERSPECTIVE

Our team has deep experience lending to specialty finance companies coupled with direct C-suite executive management experience building successful finance companies.

## How We Work

### TRANSACTION STRUCTURES

ELF provides senior secured loans to nonbank lenders directly, or to their wholly owned bankruptcy remote subsidiary, secured by a first lien on notes receivable evidenced by a loan, mortgage, lease, finance contract, purchase & sale agreement, or other similar form of financial contract.

### ADVANCE RATE

Advance rates typically range from 50% to as high as 90+% of the eligible portfolio balance or net funds employed, as applicable.

CRE Bridge, Venture Debt & Private Debt	Consumer	ABL, Factors, Equipment, SMB & Other
50-70%	75-90%	75-90%

### USE OF PROCEEDS

To fund existing and newly created eligible finance contracts, repay existing indebtedness, working capital, and closing-related costs and expenses.

### DURATION

2-5 years (depending on the vertical). Facilities typically have either a bullet maturity date or they have a draw period of 2-3 years followed by either a 12 or 24-month wind-down period, with any remaining loan balance due at maturity.

### COLLATERAL

First lien security interest in the Lender's notes receivable. The notes receivable may be secured or unsecured (i.e., when a Lender makes unsecured loans). The collateral may also include other assets such as inventory, titled vehicles, equipment, real estate, general intangibles, instruments, and chattel paper.

## Contacts

Luke Graham  
CHIEF EXECUTIVE OFFICER  
(678) 682-3647  
[lgraham@encinacapital.com](mailto:lgraham@encinacapital.com)

John Thomas  
PRESIDENT & CHIEF RISK OFFICER  
(678) 682-3644  
[jthomas@encinacapital.com](mailto:jthomas@encinacapital.com)

Alex Knowland  
VICE PRESIDENT  
(502) 381-5730  
[aknowland@encinacapital.com](mailto:aknowland@encinacapital.com)