

ENCINA LENDER FINANCE

12540 Broadwell Road, Suite 1202,
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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.

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