

ENCINA

LENDER FINANCE

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Who We Are

Encina Lender Finance, headquartered in Atlanta, GA, is an independent lender finance platform with backing from Encina Capital Partners and an affiliate of certain funds managed by Oaktree Capital Management.

Encina Lender Finance offers senior credit facilities ranging from \$20M to \$100M+, to emerging and established specialty finance companies across a wide range of commercial and consumer asset classes.

Target Borrowers

- U.S. & Canadian specialty finance companies with portfolio assets ranging from \$10M to \$150M+
- Management teams with deep domain expertise and a strong track record
- Emerging companies seeking to raise their first institutional debt facility or to graduate to a lower cost of capital
- Mature issuers seeking additional growth capacity pre-securitization
- Commercial Finance Companies: Asset Based Lending, Factoring, Equipment Finance, Small Business Lending (including Merchant Cash Advance), Private Credit (including Denture Debt), Real Estate, Floorplan Finance & more
- Consumer Finance Companies: Auto/Vehicle Finance, Installment Lending (secured & unsecured), Merchant Direct (point of sale), & other Consumer Direct Lending with APR of 36% or less

Transaction Structure

- Senior secured loans to non-bank lenders or to their bankruptcy-remote SPVs
- Warehouse facilities & revolving lines of credit
- Commitment size of \$20M - \$100M+
- Advance rate typically ranging from 50% to 85%+ of net funds employed
- Initial term of 2-3 years

Encina's Differentiators

- Experienced and relationship-focused team with over 100 years of experience in lender finance
- Flexible and creative transaction structures designed to achieve client growth and success
- Strong and stable institutional funding support
- Collaborative and solutions-oriented culture focused on transparency, timeliness, and respect
- Dedicated syndication and capital markets resources to support borrower scale
- Long term relationships with well-known and highly respected law firms, vendors, and other senior and junior capital providers

Atlanta Baltimore Dallas Des Moines Nashville Norwalk Philadelphia