



Argosy Credit Partners purchases underperforming and nonperforming business loans from commercial banks and other lending institutions – the types of loans include commercial and industrial (“C&I”), owner-occupied commercial real estate and asset backed loans.

Argosy Credit Partners is a division of Argosy Capital which has \$875 million of assets under management. All of the Argosy Capital funds focus on lower middle market investments.

### Investment Criteria

- **Purchase Price:** \$100,000 to \$10 million
- **Type of Loans:** Loans secured by assets including A/R, inventory, equipment and real estate
- **Sale Processes:** Negotiated acquisitions, one-off credits and also pools of loans
- **Business Type:** Across all business types, including niche-lending areas
- **Industry Focus:** Industry agnostic
- **Geography:** U.S. and Canada

### Lender Considerations

- **Time to Close:** We are a small and responsive organization. Our level of interest will be determined and communicated within a few days, and on average, we will close in two to three weeks following receipt of legal and financial information.
- **Confidentiality:** Argosy Credit Partners understands and respects the need for confidentiality throughout the entire loan sale process due to the sensitive nature of the lender-borrower relationship.

### Borrower Considerations

- **Borrower Support:** Our goal is for the current ownership to remain in control of the company. We support the company by adjusting payment terms to manage through cash flow issues and offer outside expertise from our consultant network to assist in managing cash flow issues and stabilizing the business.
- **Additional Capital:** In situations where the lender is unwilling or unable to advance additional capital, we have the capacity to do so depending upon the nature of the financing need and the existence of a business plan supporting repayment.

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