



Smart financial solutions designed by a trusted lender

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Whether your goal is to grow your construction company, upgrade your equipment while maintaining cash flow, refinance your debt, or navigate the financial impact of the COVID-19 pandemic, Align Business Finance is the right partner for you.



Our highly sought-after team of financial experts create smart, strategic, and customized lending solutions to meet the needs of construction businesses. Recent examples of our transactions include securing:

- **\$17 million capital lease** for a heavy construction company in California
- **\$7 million capital lease** and revolving credit line for a heavy construction company in Maryland
- **\$3 million term loan** and revolving facility for a construction company based in Alabama

Align and a working capital finance partner provided a \$7.3mm senior secured facility for a large trucking company

- **Situation:** A Southwest trucking company sought refinancing after their bank asked them to exit and entered into a forbearance agreement with a short window. **A local broker referred the deal to Align.**
- **Solution:** **Align** made an equipment term loan to the trucking company, in conjunction with a working capital lender. The total facility was \$7.3mm, with a \$4.9mm three-year term loan secured by rolling stock and a \$2.4mm revolver secured by accounts receivables and inventory (day one)
- **Result:** After the equipment appraisal and field exams were conducted, both parties determined that there were enough funds available to refinance the existing bank debt and close before the bank's forbearance agreement expired.

OUR COMPETITIVE DIFFERENCE

- Experience and capital resources to implement financing solutions quickly
- Skill, insight, and creativity to leverage deals that offer the greatest value to our clients
- Expertise in the construction sector during every stage of the business lifecycle
- Obtain the capital you need to navigate a transition

Oftentimes, businesses are unable to access funds through conventional lending sources. We help our borrowers access the necessary capital to:

- **Align** their business during a period of change and evolution, such as early state, expansion, repositioning, restructuring or divestment.
- Refinance debt, equipment or other asset purchases and working capital.

[Learn More](#)

CUSTOMIZED LENDING TO UNLOCK VALUE IN CAPITAL ASSETS

As a non-bank, direct lender, we make senior secured loans and leases against machinery and equipment, as well as underlying real estate, across many sectors. We provide:

- Creative, flexible capital solutions for industrial, manufacturing, energy, and construction companies, among others.
- Financing from \$1 million to \$30 million as secured loans, equipment leases, real estate loans and other structured transactions.
- Bridge loans to commercial, industrial, and residential real estate owners.

[Apply Now](#)

There is no obligation.

BENEFITS OF WORKING WITH ALIGN BUSINESS FINANCE

- **Competitive, attractive lending terms:** Our financing terms range from 12 to 60 months, with limited covenants.
- **Customized solutions:** We provide financial solutions that are customized to meet our borrowers' needs.
- **Fast closing process:** Borrowers benefit from a streamlined underwriting and closing process, which enables them to take advantage of opportunities as they arise.

Smart financial solutions are just a click away!

[Connect with our team today](#)

Align Business Finance provides capital to companies across a wide range of industries. Align Business Finance and its affiliates have significant experience in general industrial transactions, as well as in the procurement and sale of industrial machinery and equipment. The Align principals are owners of more than 12 million sq. ft. of industrial real estate and have a long history of providing capital to companies in the processing and manufacturing sectors. The team has participated in originations of more than \$300,000,000 of machinery and equipment loans in the past five years.

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