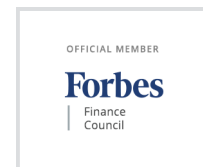




IBS INSTITUTIONAL BANKING

Entrepreneurs Investing in Entrepreneurs

Institutional Banking Services N.A. CORP
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Boca Raton, Florida 33432 Group
Line: (954) 889-5827
www.myinstitutionalbanking.com
www.ibsinvestmentbank.com
www.IBSREICO.com



IBS INSTITUTIONAL BANKING

Leading Through Consistency

Institutional Banking Services North America CORP (IBS, N.A.) and affiliates have been covered by over 140 mainstream news organizations for its strength, solutions, speed and sustainability.

Strength

When you partner with us you are teaming up with an institution that is backed by the support of numerous Fortune 200 Companies such as ADP, First Data and Blackstone as well as industry leading Institutional Investment Firms who ensure IBS, N.A. has the strength to deliver.

Solutions

IBS, N.A. embraces its motto “Corporate Banking For The Community” by providing small to middle market-sized businesses and real estate investors with a wide array of financial vehicles typically reserved for large corporations. From investment real estate bridge loans to standby letters of credit, IBS, N.A. is a trusted solutions provider to thousands of companies, asset managers and institutional investors.

Speed

Companies prosper when they are able to quickly take advantage of strong market opportunities. Speed, coupled with the certainty of execution serves as hallmarks of the proud history of IBS, N.A.

Sustainability

Born out of the “2008 Recession”, IBS, N.A. has withstood the test of time by making implementing ongoing adjustments to its initiatives. The firm’s executives are nationally-recognized, independent-thinkers known for assessing and mitigating risks to safely deploy capital in all market conditions. Emerging companies proudly choose IBS, N.A as their long-term capital partner

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IBS INSTITUTIONAL BANKING

Corporate Lines Overview

Institutional Banking Services, N.A. CORP (IBS, NA) is a privately held institutional banking firm dedicated to providing corporate and real estate finance, investment management, advisory, treasury management and human capital solutions to its institutional clients. IBS, N.A. also serves as a corporate holdings company that manages the group's interest over its 14 subsidiaries and affiliates. IBS, N.A.'s affiliate/subsidiary business model allows the group to comply with affiliated business agreement laws while providing a tangible value to its clients. IBS, N.A. has been vetted by some of the largest companies and agencies in the country and currently operates in some of the most regulated industries. In addition to numerous internal divisions the company strategically deploys 5 ancillary sectors:

Capital Banking Solutions: the IBS, N.A. Affiliate Company focused on providing state of the art commercial loan monitoring and reporting services to financial institutions and medium sized businesses.

IBS Real Estate Investment Co. LLC (IBS REICO): the IBS, N.A. subsidiary and Florida-based commercial real estate owner-operator which serves as the manager for all IBS, N.A. real estate holdings. Backed-by the capital of closely-held company IBS Investment Bank focuses on acquisition of core, value-add and opportunistic commercial real estate assets.

IBS Capital Management, LP: the leading corporate and real estate investment management company specializing in the acquisition and management of commercial real estate equity and debt. The company is the manager of the IBS SBIR Fund IV, IBS Growth Opportunities Funds, (II, III and IV) and the IBS Development Ventures Fund, LP.

IBS Investment Bank: the IBS, N.A. subsidiary and private investment management firm (based in Fort Lauderdale, FL) which specializes in direct investments in small to middle market businesses and real estate companies with annual revenue of \$5 million to \$300 million. In addition to serving as an alternative investor to commercial banks for American businesses, the firm directly invests in acquisition of commercial and residential real estate within the continental United States through its subsidiary IBS Real Estate Investment Company, LLC.

Pillar Capital Advisors, LLC: the structured finance division of IBS Investment Bank which provides bank financing, restructuring, financial and business modeling, cash flow management, creditor negotiation, and mergers and acquisitions advisory services.

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IBS INSTITUTIONAL BANKING

Making National News That Matters

IBS Investment Bank offers institutional investors a distinctive array of qualified investment opportunities through its origination arm Institutional Banking Services, N.A. CORP (IBS, N.A.). IBS, N.A.'s prowess has led it to be covered by over 250 new outlets on a monthly basis. Below are select national coverages which outlays IBS, N.A.'s capabilities. To view National Press or Recent Transaction visit the links at the bottom of this page.

[IBS Investment Bank Targets South Florida Real Estate With \\$180MM \(2018\)](#)

[IBS Investment Bank Joins Inc 500 List \(2018\)](#)

[IBS Investment Bank Recommits \\$105MM For Florida CRE Realtors & By-Owner Sellers \(2018\)](#)

[IBS Investment Bank Begins Second Round Financing For Atlanta ACO Premier Healthcare Network \(2017\)](#)

[IBS Investment Bank Acquires Interest in The Progressive Orthopaedic Company \(2017\)](#)

[IBS Investment Bank Inks \\$100MM Agreement With NC Multifamily Operator MACC \(2017\)](#)

[IBS Investment Bank Provides \\$430MM in Financings For 2016 and scores \\$475MM for 2017 \(2016\)](#)

[IBS Investment Bank Chief Investment Officer Jason Jackson Joins the Forbes Finance Council \(2016\)](#)

National Press Releases

<http://www.ibsinvestmentbank.com/press/national-press/>

Recent Transactions

<http://www.ibsinvestmentbank.com/press>

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[IBS, N.A. Sets Aside \\$85MM For Florida CRE Realtors and By-Owner Sellers \(2015\)](#)

[IBS Investment Bank Completes Landmark Healthcare Investment \(2015\)](#)

[IBS Investment Bank Commences \\$225MM Small Balance Investment Real Estate Fund \(2014\)](#)

[IBS Investment Bank Enters ABL Market Through \\$25MM Agreement with Capital Banking Solutions \(2013\)](#)

[IBS Investment Bank Commences \\$350MM Distressed Real Estate Fund \(2013\)](#)

[IBS Provides \\$20MM For IHOP Franchisees \(2012\)](#)

[IBS Named Exclusive Lender For IHOP's BRFA \(2011\)](#)

National Press Releases

<http://www.ibsinvestmentbank.com/press/national-press/>

Recent Transactions

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IBS INSTITUTIONAL BANKING

Programs & Services

Real Estate & Corporate Finance

Through the use of our privately managed funds and institutional warehouse lines issued through IBS Investment Bank, our team has the ability to address a broad array of capital needs under one umbrella. Our goal is to maintain a real estate and corporate finance platform which addresses the underserved capital needs of small to middle market sized companies (under 1000 employees).

- IBS Short Term Bridge Program (\$250k-\$2MM)
- IBS Expansion Term Loan (\$2MM-\$5MM)
- IBS Asset Based Line of Credit (\$3MM-25MM)
- IBS Small Balance Commercial Real Estate (\$350k-\$7MM)
- Bridge/Mezzanine/Preferred Equity (\$3MM-\$20MM)

Human Resources Solutions

Institutional Banking Services, N.A. has developed human resources solutions designed to simplify our clients' payroll services while opening a market of employee benefits which are generally not available to small businesses.

- Payroll and Time Management
- Unemployment Administration
- Workers Compensation
- Tax and Compliance Services
- Employee Benefits

Merchant Services & Treasury Solutions

Institutional Banking Services, N.A.'s cash management services provide clients with the ability to send, accept and manage payments through our secured and fully integrated portal at highly competitive rates.

- Mobile Phone Processing
- QuickBooks Integration for simplified reconciliation
- ACH capabilities

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INTERNATIONAL BUSINESS TIMES

**South Florida
BUSINESS
JOURNAL**

IBS INSTITUTIONAL BANKING

Programs & Services

Commercial Insurance

IBS Insurance Associates offers our clients business insurance for property, casualty and general liability, along with group health and employee benefits.

- General Liability
- Property and Casualty
- Homeowners Insurance
- Personal and Commercial Auto
- Builder's Risk

Investment & Asset Management

By leveraging the services of internal divisions, IBS Capital Management, LP offers our institutional clients the ability to invest in multiple asset classes around the country. Many of our clients look to us not only for our execution capabilities but also for hedging and structuring solutions which help them manage a broad spectrum of risks.

- Institutional Wealth Placements
- Real Estate Portfolio Acquisitions and Repositions
- Fund of Funds Investing
- Family Office Underwriting

Investment Banking

In addition to its extensive capital markets relationships; IBS Investment Bank serves as the origination platform for multiple institutional investors investing in:

- Private Placements
- APO's/IPO's
- Subordinate Debt
- Mergers & Acquisitions
- Asset Backed Securities

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INTERNATIONAL BUSINESS TIMES

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Wholesale References



ADP TOTAL SOURCE (WHOLESALE)

FIRST DATA

GE CAPITAL

SABADELL UNITED BANK

F1 DEVELOPMENT

UBS INVESTMENT BANK

MET LIFE

FLORIDA COMMUNITY BANK

CREDIT SUISSE

PNC BANK

GREENBURG AND TRAURIG

PARAGON FINANCIAL

CAPITAL FUNDING SOLUTIONS

HSBC BANK

BANK NY MELON

TOTAL BANK

BLACKSTONE INVESTMENT GROUP

WELLS FARGO CORPORATE

FRANK CRUM

MORGAN STANLEY

MARCUS & MILLICHAP

GOLDMAN SACHS

FIDELITY INVESTMENTS

BENWORTH FINANCIAL

BLACKPORT INVESTMENT GROUP

KING TRADE CAPITAL

BB&T

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Wholesale References



VISTA CAPITAL

CIT INVESTMENT BANK

NXT CAPITAL

CREDIT SUISSE

PRUDENTIAL

GEORGIA VASCULAR SPECIALISTS,
PC

AFFINEON LIGHTING

DAYSTAR CANADA

WASTE MANAGEMENT

SUNTRUST

JP MORGAN CHASE BANK

THE BUSINESS JOURNALS

ARBOR COMMERCIAL

HIG CAPITAL

IHOP CORPORATION

MEDI CAPITAL BANK (LONDON)

CENTERLINE

THE BLACKSTONE GROUP

CHOICE HOTELS

PRINCIPAL FINANCIAL GROUP

CITI BANK (CORPORATE & CAPITAL
MARKETS)

NORTHERN TRUST

MERRILL LYNCH

RBC CAPITAL MARKETS

BARCLAYS CAPITAL

PIGGLY WIGGLY STORES

BANK UNITED

BANK OF AMERICA

MET LIFE

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