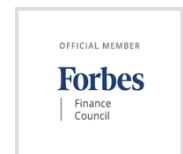




IBS INSTITUTIONAL BANKING

Adding Value to Depository Banking Relationships

Institutional Banking Services N.A. CORP
401 E Las Olas Blvd Suite 1400
Fort Lauderdale, Florida 33301
Group Line: (954) 889-5827
www.myinstitutionalbanking.com
www.ibsinvestmentbank.com
www.IBSREICO.com



IBS INSTITUTIONAL BANKING

Banker Referral Program

Institutional Banking Services N.A. CORP has created the IBS Banker Referral Program as a means of ensuring that our clients have access to well-qualified financial services representatives in their local area. Coupled with the strength of IBS, N.A. programs, our network of bankers are able meet the ongoing demand for guidance from their local business community.



- **Strength-** *When you partner with IBS you are teaming up with an institution that is backed by the support of numerous Fortune 200 Companies such as ADP, First Data and CIT as well as industry leading Institutional Investment Firms and Depository Banks who ensure IBS is well capitalized to take advantage of strong market opportunities.*
- **Solutions-** *As a banker, you identify areas of opportunities for your client's and their business. IBS allows you to not only identify, but access financing and enterprise solutions which are not currently offered by your financial institution, thereby providing a broader array of options to strengthen your client relationships.*
- **Leads-** *Our network of bankers benefit by receiving warm leads for services not offered by our firm (primarily Deposit Accounts, and Treasury services). IBS, N.A. provides and receives new business leads in real-time, securely through the IBS Banker Portal.*
- **Visibility-** *Allow our employees and network of clients to utilize your services (Escrow Accounts, Sweep Account, etc.) or leverage our staff of experts to provide added value to your meetings.*

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IBS INSTITUTIONAL BANKING

Section: I

Getting to Know IBS, N.A.

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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. affiliate 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 (Pillar): 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. Pillar is primarily focused on capital markets transactions through serving as a lead arranger for IBS Investment Bank.

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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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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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IBS INSTITUTIONAL BANKING

Section: 2

Corporate Finance Division

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IBS INSTITUTIONAL BANKING

IBS Short Term Bridge Program

IBS, N.A. understands how frustrating it can be when business owners see opportunities but cannot act due to the unavailability of financing. Unfortunately, thousands of small business loan applications are rejected by depository banks every day. IBS, N.A. propels growing businesses with reliable capital when its needed most.

Program Overview

- Transactions range from \$150,000 up to \$2,000,000.
- Terms up to 36months.
- Interest is tax deductible - resulting in lower effective financing costs.
- Weekly or monthly repayment options - we don't interrupt credit card processing or require lockboxes.
- Tax Returns are not required for financing request below \$500,000
- Pre-Approval offers within 24 hours of complete submission.

Additional Parameters

- Brick and mortar businesses are preferred
- 12 months in business, with at least \$50,000 in monthly sales.
- Minimum credit score of 630
- No open BKs, BK must be dismissed/ discharged for at least 1 year.
- Tax liens must have a payment plan arrangement with the IRS.

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IBS INSTITUTIONAL BANKING

IBS Expansion Lending Program

IBS, N.A. has made small business financing a fundamental part of our business. Since opening our doors we have backed companies in all lines of business and industries. IBS, N.A. is proud to partner with some of the most recognized brands such as IHOP and Choice Hotels, as well as independent manufacturers, retailers, distributors and healthcare professionals. Whether purchasing new equipment, hiring staff or adding locations our Expansion Lending Program was designed to fuel entrepreneurship.

Program Overview

- Our transaction sizes are focused between \$500,000 to \$5,000,000, with an average transaction size of \$2,000,000.
- Under-secured conventional financing with terms of 24 to 180 months.
- Fixed rates and floating between 6.5% to 10.5% range depending on the risk associated with the transaction.
- Currently, financing transactions in all 47 States (excluding California, North Dakota & South Dakota)
- Unlike SBA or conventional bank financing we do not require “additional collateral” in the form of mortgages, CD’s, LOC, etc. This program is cash flow based and relies upon the credit of the franchisee and the franchise system’s track record of making franchisees successful.
- Provided we have all required information, along with a signed proposal, the applicant can generally expect to close within 4-6 weeks.
- IBS, N.A. currently provides financing for an array of industries including: Distribution, Casual Dining, Manufacturing, Retail, Professional Services, Hotel and Fitness.

Additional Parameters

- Program requires full financial underwriting (personal and corporate tax returns, financial statements, etc.).
- Businesses with gross annual sales of at least \$1MM
- Businesses must possess 2 years of documented operating history.
- Bankruptcies must be dismissed/discharged for at least 7 years.
- Targeting A/B credit, all credits that do not conform to this program will be rolled into the IBS Short Term Bridge Program

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IBS INSTITUTIONAL BANKING

IBS Asset Based Lending Program

IBS, N.A. provides creative asset-based financing to small & middle-market sized companies throughout the continental United States. IBS, N.A.'s Asset Based Lending (ABL) Program provides low-cost capital for acquisitions, dividend recapitalizations, growth, debt restructurings, debtor-in-possession, and turnarounds. As a non-recourse lender, IBS, N.A. provides ABL financing to hyper-growth companies who require scalable credit lines based on their assets and projected growth. General parameters include:

Loan Commitments:

- \$2,000,000 to \$25,000,000
- Dedicated syndication capabilities up to \$50,000,000

Revolver:

- Up to 80% of eligible accounts receivable
- Up to 60% of eligible inventory with higher advance rates available based upon appraisal.

Term Loans:

- Up to 80% of the liquidation value of equipment
- Up to 75% of appraised fair market value of real estate
- Capital expenditure facilities available to finance new equipment purchases

Amortization:

- Interest-only – inventory assets
- Up to 7 years – equipment assets
- Up to 30 years – real estate assets

Typical Uses:

- Refinancing/Working Capital
- Acquisition
- Growth
- Distress and Turnaround

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IBS INSTITUTIONAL BANKING

Standby Letter of Credit Program

One of the least understood yet most powerful corporate finance tools is the Letter of Credit (LOC). While it is used fairly extensively by larger companies, many small to medium business operators have not had the opportunity to leverage this valuable vehicle for their enterprise. The IBS, N.A. Standby Letter of Credit Program is often the “missing link” that a business needs to unlock its true growth potential. With an underwriting process which is typically more flexible than those offered by depository banks, our clients are able to obtain a reliable LOC with certainty of execution.

LOC's Offered

Performance Letters of Credit (PLC): IBS, N.A. originates PLC's to safeguard its client's commitment to perform services in a timely and satisfactory manner. IBS, N.A. PLC's have been leveraged by a diverse group of companies from services providers requiring a guarantees for government contracts, to manufactures and distributors seeking to earn large private contractors.

Standby Letters of Credit (SBLC): IBS, N.A. provides SBLC's to guarantee large inventory purchases required to fulfill purchase order. When cash-on hand is not readily available for inventory purchases. Our SBLC's have been used by distributors manufactures and retailers to provide repayment guarantees to suppliers for the delivery of critical inventory.

Program Overview

- Transaction sizes from \$500,000 to \$10,000,000.
- Dedicated syndication capabilities up to \$50,000,000.
- Rates starting at Libor plus a margin of 3 for cash-secured and WSJ Prime plus 6 for unsecured (based quality metrics) issuances.
- Issuing in favor of beneficiaries within a matter of a few days.
- Providing seamless completion of contract negotiations.

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Section: 3

Commercial Real Estate Finance Division

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IBS INSTITUTIONAL BANKING

IBS Small Balance Real Estate Lending Program

IBS, N.A. has made the financing of Small Balance Real Estate a focal part of our business. Since our inception we have proven to be a true capital partner for emerging real estate investors. In 2014 IBS, N.A. launched its \$225MM SBIR Fund IV, to become a national leader in financing investment real estate transaction up to \$10MM.

Lending Parameters:

Transaction Type: Purchase, Refinance, & Cash Out Refinance

LTV: 75% Max LTV (based upon asset and location)

Rates: 4.75%-9.5%

Fixed Period: 2,3,5,7,10 and 30 year

Points: 1-3

Loan Amounts: \$250,000 to \$7,000,000

Amortization: up to 30 Year Fully Amortizing (other amortization options available)

Index: WSJ Prime Based

Rate Caps: 2% for the First Year Then 1% periodically

Prepayment Penalty: 5% Declining

Rate Buy-down: Available with additional origination costs.

Additional Considerations: Minimum Credit Score: 620; Expense Deposit Required For 3rd Party Reports; Rate Lock When Loan Documents Drawn;

Impounds For Property Taxes and Insurance Required; IBS Must Order 3rd Party Reports; Foreign Nationals Welcome (Florida and NY only)

Property Types: Multifamily, Office Buildings, Single Family Portfolios (Florida only), Mixed Use, Retail, Strip Centers, Mobile Home Parks, Garage & Auto Repair, Light Industrial/Warehouse, Storage Facilities

Initial Required Documentation Checklist:

Loan Summary Overview form (use the form that best applies to your deal)

Loan Application or Recent Personal Financial Statement

Color photos of interior/exterior of property

Profit and Loss Statements for income producing property

Rent Roll

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IBS INSTITUTIONAL BANKING

IBS Bridge & Mezzanine Finance Program

IBS, N.A. offers bridge and mezzanine financing to experienced sponsors requiring more time to execute their exit strategy or attain permanent financing. Our program is designed to provide the elasticity of a structured loan while offering the option to secure the most favorable permanent financing that exists for individual business needs. The IBS, N.A. Bridge & Mezzanine Finance Program offers commercial real estate investors the opportunity to leverage short-term financing benefits without compromising equity or long-term ROI. General parameters include:

Loan Term: 1 to 3 years (longer terms considered on an exception basis)

Loan Amount: \$3MM to \$100MM

Property Types: All property types considered depending upon Sponsorship

Geographical Focus: Continental US (Excluding: ND, SD, AK, RI and IA) including Canada, Puerto Rico and the U.S. Virgin Islands

Interest Rate: Starting at 7.99% Interest Only

Amortization: Interest-only

Loan-to-Value: Up to 75% LTV

Prepayment: No prepayment penalty, although typically a six-month minimum term

Borrower: Single Purpose Entity Ownership Structure preferred

Typical Scenarios: Chapter 11 Reorganization, Partner Buy-Out, Recapitalization, IRS Payoff, Discounted Payoff, Pre-Stabilization Financing, LI/TC, Vacant Building Acquisitions, Real Estate Tax Lien Payoff

Closing: 10-Day closing available

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IBS INSTITUTIONAL BANKING

IBS Balance Sheet Lending Program

As a principal real estate owner-operator, IBS, N.A. understands the challenge of financing investment real estate at terms which promote healthy cash-on-cash returns. We have adjusted our Balance Sheet Lending Program to help you tap into your equity while improving returns. Under this program IBS is focused on financing well-located investment properties, controlled by experienced real estate operators with sound business plans. General parameters include:

GEOGRAPHY Nationwide with a focus on Tier 1 and Tier 2 Markets

LOAN AMOUNT \$5 million to \$100 million

**ELIGIBLE PROPERTIES/
MAXIMUM LTV**

- Multifamily -75% LTV
- Single Family Portfolios- 75%LTV (up to85%LTC)
- Commercial Portfolios- 75%LTV
- Retail- 75% LTV
- Industrial- 75%LTV
- Office- 70%LTV
- Hospitality-70 %LTV

RATES/AMORTIZATION Rates are spread over the 30-Day LIBOR index with 10, 15, 20, 25 & 30 Year Amortization options

LOAN OPTIONS 3, 5 & 7-year ARMS with 10-Year Terms
10-Year fixed

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