



**NAVITAS CAPITAL**  
A UNITED COMMUNITY BANK COMPANY

| **904.543.2575 Ext.220**

## ► **MIDDLE MARKET LENDING DONE RIGHT**

COMMAND MORE EQUIPMENT FINANCE POWER WITH NAVITAS



## ► Middle Market Lending Done Right

Navitas Capital is the dedicated Middle Market Division of Navitas Credit Corp., a wholly owned subsidiary of United Community Bank Company, headquartered in Ponte Vedra, Florida. The mission of Navitas Capital is to assist our customers meet their financing objectives for transactions starting at \$500,000. We provide a variety of funding solutions including equipment leases and loans, portfolio purchases, lessor funding facilities, franchise funding solutions and SBA loans. The Navitas Capital team is comprised of industry experts, with a proven success track record of helping companies achieve their middle marketing lending goals and objectives.

## ► Comprehensive Financing Programs That Deliver Results

Navitas has the expertise to finance wide-ranging business profiles and types. Our account management team has the knowledge and experience required to assess, develop and package financing solutions that makes our partners succeed.

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| ► Regional and national banks                     | ► Lessor discounting with approval of lessor documentation    |
| ► Public, private and non- profits                | ► Minimum cash flow coverage 1.2 to 1 including proposed debt |
| ► Brokered transactions                           | ► Transaction size with schedules from \$500,000 and up       |
| ► Funding for United States only                  | ► Prefer revenue of approximately \$10,000,000 and up         |
| ► Three years minimum time in business            |   |
| ► Credit quality from investment grade down to B- |   |

## ► A Transaction Structure For Every Customer

The Navitas Capital Division is dedicated to providing the best financing fit to meet all of our customer's needs. We provide a wide variety of financing plans that can be customized to meet the unique needs of the middle ticket marketplace. We also have the financing flexibility to support customized structures, maintenance and consumable strip outs, consumption models, renewal terms, pre-funding as well as other creative services as required. Our lease terms range from 12 to 84 months (plus renewal terms) which allows us to build the right plan at the right price for our customers.

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|-----------------------------|-----------------------------------|
| ► FMV                       | ► TRAC Leases                     |
| ► Finance/Capital Leases    | ► Sale Leasebacks                 |
| ► Loan                      | ► Refinance of existing Equipment |
| ► Operating Lease Structure | ► SBA loans                       |

## ► Competitive Pricing That Delivers Affordable Financing Solutions

Navitas offers the marketplace some of the most competitive pricing available. Our "price to win" philosophy provides you with the best pricing for your best customers.

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| ► Generally, from 200 to 450 bps over like half-life treasuries | ► Quoted rates are locked just prior to final funding |
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## ► Lending Expertise in the Equipment You Need to Finance

We finance almost any type of business equipment to keep your clients business growing. Our credit analysts possess an extensive understanding of a wide variety of collateral types and industries. We have the expertise you can count on to develop creative credit solutions.

### STANDARD EQUIPMENT CATALOGUE

- |  |                               |                          |                               |
|--|-------------------------------|--------------------------|-------------------------------|
| • Agriculture                                      | • Emergency Vehicles          | • Robotics               | • Recycling                   |
| • Airport Ground Support Equipment                 | • Franchise (reimaging, FF&E) | • Modular Buildings      | • Refuelers                   |
| • Automotive                                       | • Forestry                    | • Corporate Motor Coach  | • Restaurant                  |
| • Broadcast related                                | • General Manufacturing       | • Packaging              | • Satellite Communications    |
| • Cable  | • Hardware - Technology       | • PC                     | • Software                    |
| • Commercial Electric Vehicles, Buses and Shuttles | • Life Science                | • Printing               | • Video                       |
| • Communications                                   | • Lifts, Booms                | • Point of Sale          | • Vocational Titled Equipment |
| • Construction                                     | • Material Handling           | • Project Finance        | • Wood Working                |
|  | • Medical                     | • Port Service Equipment |                               |
|  | • Food Processing             | • Rail Maintenance       |                               |
|  |                               | • Recreation             |                               |

Note: Other equipment consider on a transactional basis.

### NON-STANDARD EQUIPMENT FINANCING SUPPORT

- Navitas can offer placement and syndication for transactions that do not meet our requirements. The minimum transaction size is \$1,000,000. Fee structure is determined on an individual basis.

## ► Credit Package Requirements – Building Your Custom Financing Solution

At the Navitas it's our job to get it right the first time. By making our credit qualification criteria clear up-front, we help our customers expedite the financing process and get the timely answers they need. The Navitas Capital division provides credit support for a wide variety of business types and revenue sizes.

### TRANSACTION CREDIT REQUIREMENTS CHECKLIST

#### Borrower Profile

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Opportunity description</li><li>• Customer contact information</li><li>• Equipment description</li><li>• Vendor information</li><li>• Requested term</li></ul> | <ul style="list-style-type: none"><li>• Credit amount requested</li><li>• Pricing and payment structure</li><li>• Reason for purchase</li><li>• Essential use analysis</li><li>• Credit enhancements available</li></ul> |
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#### Personal Guarantees

- |   |  |
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| <ul style="list-style-type: none"><li>• Guarantor name</li><li>• Address information</li><li>• Social Security number</li></ul> | <ul style="list-style-type: none"><li>• Copy of driver's license</li><li>• Copy of available bureaus</li></ul> |
|---|--|

#### Public Companies

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Last two SEC 10K Filings</li><li>• Link to corporate web page</li></ul> | <ul style="list-style-type: none"><li>• Most recent quarterly 10Q Filing</li><li>• Recent relevant press releases or articles</li></ul> |
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## TRANSACTION CREDIT REQUIREMENTS CHECKLIST (continued)

### Private Large Companies

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|---|--|
| <ul style="list-style-type: none"> <li>• Last two years audited financial statements (three years of activity)</li> <li>• Current interim financial statement with comparable prior year results</li> </ul> | <ul style="list-style-type: none"> <li>• Link to corporate web page</li> <li>• Management reports, press releases or articles relevant to credit assessment</li> </ul> |
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### Private Small to Medium Companies

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| <ul style="list-style-type: none"> <li>• Last two years audited/reviewed financial statements which show last three years of activity</li> <li>• Compiled or direct year-end financial statements that should be accompanied by signed and dated business tax returns</li> <li>• Debt Schedule</li> <li>• Current interim financial statement with comparable prior year results</li> <li>• Signed and dated credit applications from the principal owners</li> </ul> | <ul style="list-style-type: none"> <li>• Signed and dated personal financial statements from the principal owners</li> <li>• Two years of signed and dated personal tax returns from principal owners</li> <li>• URL or link to corporate web page</li> <li>• Business plan, corporate ownership chart, financial projections, and any other information available to understand the business and assess credit worthiness.</li> </ul> |
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### General Credit Requirements

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|--|--|
| <ul style="list-style-type: none"> <li>• Three years minimum time in business</li> <li>• Minimum cash flow coverage of 1.2 to 1 including proposed debt</li> </ul> | <ul style="list-style-type: none"> <li>• Prefer revenue of approximately \$10,000,000 +</li> <li>• Funding for United States only</li> </ul> |
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## ► Stability You Can Count On

Navitas, headquartered in Ponte Vedra, Florida, is a wholly-owned subsidiary of United Community Bank. Founded in 2008, Navitas Credit Corp. is a nationwide provider of equipment financing to small and midsize companies. Initially funded primarily through the securitization markets and most recently via the acquisition by United Community Bank. Navitas was ranked in the 2014 edition of the Inc 500 and 2015 & 2016 editions of the Inc 5000. The company has demonstrated best in class technology based solutions to provide the highest level of execution and service to its business partners and their clients. For more information about Navitas please visit our website at [www.navitascredit.com](http://www.navitascredit.com).

United Community Banks, Inc. (NASDAQ: UCBI) is a bank holding company based in Blairsville, Georgia with \$11.9 billion in assets. The company's banking subsidiary, United Community Bank, is one of the southeast region's largest full-service banks, operating 156 offices in Georgia, North Carolina, South Carolina and Tennessee. The bank specializes in personalized community banking services for individuals, small businesses and corporations. Additional information about the company and the bank's full range of products and services can be found at [www.ucbi.com](http://www.ucbi.com).

## COMMAND BETTER SERVICE WITH NAVITAS CAPITAL

To learn more about Navitas Capital contact **John Martella** at **904.543.2575, ext.220** or email **[jmartella@navitascredit.com](mailto:jmartella@navitascredit.com)**.



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