



Arba Credit Investors purchases underperforming and nonperforming commercial loans from banks and other lending institutions – the types of loans include commercial and industrial (“C&I”), commercial real estate and asset backed loans.

Investment Criteria

- **Purchase Price:** \$500,000 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 and real estate types, including niche-lending areas
- **Industry Focus:** Industry agnostic
- **Geography:** Anywhere in U.S.

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:** Arba Credit Investors 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.