

COASTAL COMMUNITY CREDIT UNION

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May 30, 2019



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TOGETHER, LET'S DO
GREAT THINGS

Overview

- Senior Debt
- Security
- Information
- Covenants
- Credit Criteria (4 M's)



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Commercial Mortgages



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Commercial Loans



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Operating Lines of Credit

Accounts Receivable Summary

This summary report only includes charges that are patient responsible.
Aging is based upon the patient responsibility date of the charge.

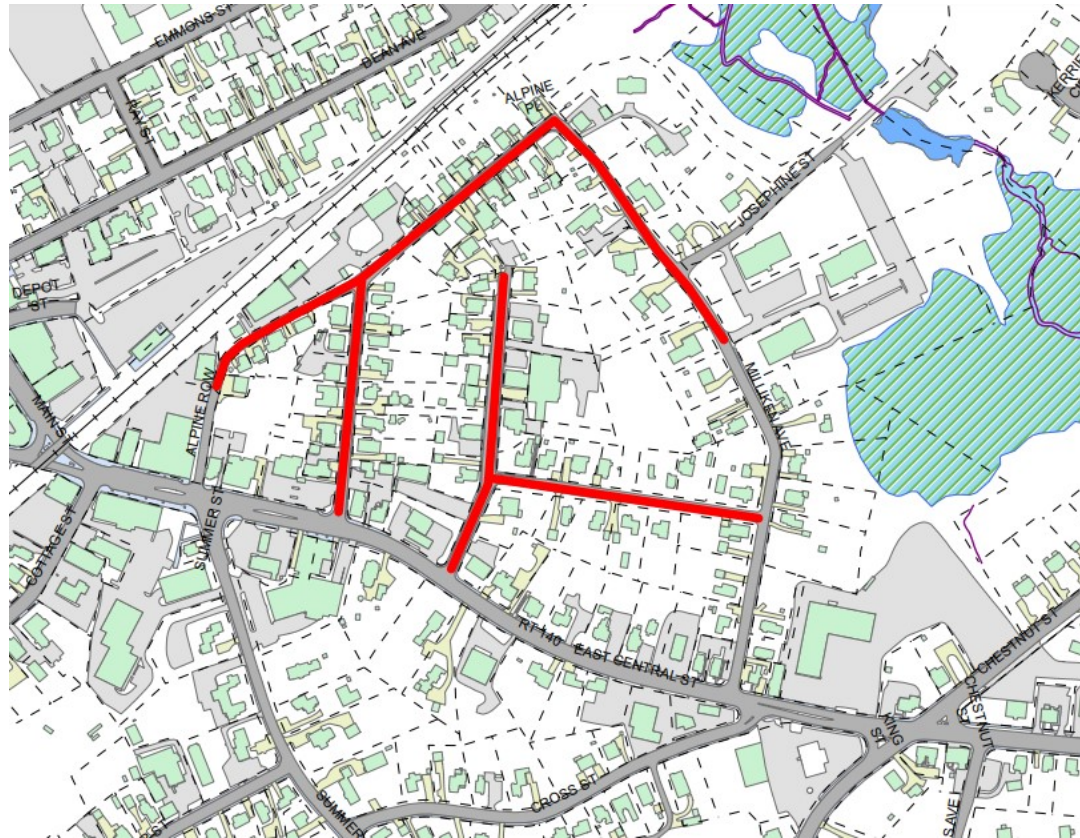
Patient	Acct No	0 - 29	30 - 59	60 - 89	90 +	Balance
Everett, Brent	86465922283	\$0.00	\$0.00	\$140.00	\$0.00	\$140.00
Multimedia, TRAKnet	69765402415	\$0.00	\$280.00	\$0.00	\$0.00	\$280.00
Test, Appointment	46589092104	\$60.00	\$0.00	\$0.00	\$0.00	\$60.00
Test, TRAKnet	65682209956	\$0.00	\$375.00	\$0.00	\$0.00	\$375.00
Totals		\$60.00	\$655.00	\$140.00	\$0.00	\$855.00
Percent		7.02%	76.61%	16.37%	0.00%	100.00%



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Letters of Credit



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Security

- Promissory Note
- Pledge a fixed asset (i.e. real estate)
- Commercial Security Agreement
- Personal/Corporate Indemnities
- Key-person Life Insurance



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Information

- 3 years historical Financial Statements
- Detailed Business Plan
- Personal Net Worth Statement
- Purchase Agreement
- Appraisal or third party valuation
- Phase 1 Environmental Site Assessment
- Geotechnical Report
- Building Inspection Report



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Covenants

➤ Information (annually)

- Accountant Prepared FYE Financial Statements
- Current Personal Net Worth Statement
- Current Rent Roll and/or Lease Agreements
- Confirmation of Insurance
- Confirmation Property Taxes paid

➤ Financial

- Debt Service Coverage
- Debt to Equity Ratio
- Working Capital Ratio
- Limit Management Remuneration



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Management



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Money



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Market



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Materials



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Questions?



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