**C**LIENT **A**CCEPTANCE **M**EMORANDUM

**Opportunity Summary:**

*In this section the Credit Analyst describes the overview of the financing requested and the borrower seeking the financing, including any key principles and investors. The Borrower address, and principle place of business and any specifics regarding the location of the collateral if different or if material to the financing. The lines of business the borrower is in should be described and if necessary, share the key customers or key vendors or key commodities which might be relevant and influence the lenders decision to proceed.*

*The transaction size and nature of financing should be provided here also. For instance: The Company is seeking a $40,000,000 working capital facility to support its refinancing of existing indebtedness and to facilitate growth ….*

*The underlying rationale for proceeding should be provided, wherein the lender can grasp the opportunity and what it may represent in total for the lender. Describing the company’s role in its industry and size of the industry and relevance of the industry to the lender is also important to touch on here.*

|  |  |  |  |
| --- | --- | --- | --- |
| **Investment Summary** | | | |
| **Investment / Loan Description:** | Credit Facility sought | **Amount:** | $ Amount of facility |
| **Use of Proceeds:** | and use of proceeds and collateral | **LTV or Borrowing Base:** | Ratio or % |
| **Collateral Description:** | Describe the primary collateral, its value, and method of valuation | **Term:** | years |
| **Deal Source (JV Partner):** | Referral agent or bank branch | **Fees to be Paid to Referral:** | Amount |
| **Construction Period:** | Months / Period | **Lender Funding Fee:** | 3% |
| **Proposed Initial Draw Date:** | Date | **Other:** | - |
| **Proposed initial Draw Amount:** | $ Amount | **Other:** | - |
| **Originator / Banker:** | Credit Analyst preparing CAM | **AMMR and O&M fees:** | % p.a. or $ Amount |

**Introduction & Background:**

*This section is used to describe the borrower in more detail than that summarized above. When the company was formed. The stock exchange it is listed on. Its primary stakeholders if private, including any equity investors of note, such as PE firms. If there are institutional ownership of constituents, their role should be disclosed and why and how they interoperate with the company.*

*Any key milestones, events, or landmarks with regards the company should be noted. A brief history of the company and specifics of its locations, business lines, products, manufacturing facilities, unions, patents, royalties or other important attributes should be touched on here.*

*Any significant attributes or unique characteristics of the company or its products should be emphasized here, with a discussion of why and how. In particular, where there is some unique attribute, discuss the competitive positioning and rationale, or any expiring licenses or concessions which may be germane to the credit.*

**Summary Historical Financial Statements:**

*Three years of Revenues, EBITDA, NOI and Working Capital, Fixed Assets, Term Liabilities and Equity*

**Summary Forecast Financial Statements:**

*1-3 years of high level forecast along the same lines as the summary historical analysis*

**Borrower Website / Principals LinkedIn:**

**Product Website:**

**Principals and Management:**

**NAME, Chairman**

*Resume, Education, Significant career milestones, linkedIn.*

**NAME, CEO**

*Resume, Education, Significant career milestones, linkedIn*

**Investment Description:**

*Describe the investment instrument in detail, specifically regarding collateral, primary and secondary source of repayment. Provide an outline of the structure of the credit instruments contemplated with a rationale.*