CONVENTIONAL BANK FINANCING

Conventional Bank Financing

Banks typically pair a financing request with a full review of cash flow, collateral, liquidity and the guarantor. Terms depend on the transaction and the lender.

A QUESTION WORTH ADDRESSING

A bank's policy fit matters alongside repayment capacity. A strong business still needs a structure the lender supports.

Common financing paths

01 **Lines of credit**

A revolving facility may support recurring inventory, receivables or seasonal cash cycles. Availability, renewal and repayment terms deserve attention.

02 **Term and equipment loans**

Term debt can match a longer-lived investment to scheduled payments. The amount and repayment period should make sense alongside existing obligations.

03 **Commercial real estate loans**

Banks may finance owner-occupied or investment property, with review of value, property income, leases, equity and sponsor strength.

Prepare for the conversation

- ☐ Recent financial statements and tax returns
- ☐ Amount, use of funds, and repayment plan
- ☐ Ownership, collateral, and existing debt

How Alliance helps

We organize the financial story, identify likely policy questions, and approach banks suited to the request. We compare proceeds, covenants, guarantees, and flexibility.

Let's discuss your financing needs.

Tell us your goal, funding amount, and timing.

Book an appointment | Contact Alliance | Visit our website

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Educational overview. Terms and requirements vary by lender and transaction.