



What kind of loan?

Business Borrowing Basics

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Meet the Faculty

Panelists

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Moderator

[Jacqueline Brooks](#) - Duane Morris LLP

About This Webinar

What Kind of Loan?

In a broad sense, most commercial loans can be divided into two basic types: asset-based loans (ABL) and cash-flow loans (CFL).

While these classifications are foundational, attorneys and parties to loan transactions must understand the legal implications of each structure. An ABL is made by a lender who underwrites the loan primarily by valuing the company's assets, such as accounts receivable (A/R) and inventory. An ABL lender underwrites a loan based on the ability to liquidate collateral should it need to. A CFL lender, in contrast, while also secured against the borrower's assets, underwrites the loan primarily based on the cash flow and general creditworthiness of the borrower. These differing underwriting approaches have important legal consequences for collateral requirements, covenant structures, and enforcement rights in loan documentation.

The distinction between these types of loans is only the beginning of understanding what kind of loan is at issue, a broader legal analysis of how loan structures affect borrower obligations, lender rights, and overall transaction risk. Attorneys and loan parties must evaluate how these structures are documented, negotiated, and enforced in practice.

About This Series

Business Borrowing Basics

Many companies, and most of any size, use borrowed funds as part of their capital structure. Depending on the nature of the business, its size, time in business, whether it has adequate collateral, and other factors, a business has myriad options when borrowing funds.

This webinar series provides a guided tour of the various borrowing options available to businesses, from both a business and legal perspective. Learn the advantages and disadvantages of different types of loans, how to select the right loan for your business, how to negotiate terms, and what happens in the event the loan is defaulted upon.

Episodes In This Series

1. What Kind of Loan?

Premiere date: 4/15/26

2. Basic Concepts Applicable to All Borrowers & Lenders

Premiere date: 5/6/26

3. Trade Finance Basics

Premiere date: 6/17/26

4. Dealing With Defaults

Premiere date: 7/8/26

Episode #1

What Kind of Loan?

Each Financial Poise Webinar is delivered in Plain English, understandable to investors, business owners, & executives without much background in these areas, yet is of primary value to attorneys, accountants, & other seasoned professionals. Each episode brings you into engaging, sometimes humorous, conversations designed to entertain as it teaches. Each episode in the series is designed to be viewed independently of the other episodes so that participants will enhance their knowledge of this area whether they attend one, some, or all episodes.

Neither a Borrower nor a Lender be; for a Loan Often Loses Both Itself and a Friend?

Equity v. Debt

	PROS	CONS
<u>Equity Raise</u>	- Increased liquidity - Strategic Partnerships	- Ownership dilution - Outside influence / control
Debt Raise	- “Less Expensive” than Equity - Retain equity ownership	- Increased leverage => Increased risk - Debt needs to be repaid

Secured v. Non-Secured Debt

Cash Flow vs. Asset-Based Lending

- In a broad sense, most loans can be divided into two basic types: an asset-based loan (ABL) and a cash flow loan.
- An ABL is made by a lender who underwrites the loan primarily by valuing the company's assets, such as accounts receivable (A/R), inventory and machinery & equipment. An ABL lender underwrites a loan based on credit worthiness of the borrower but relies heavily on the ability to liquidate its collateral should it need to giving them more flexibility to get into a loan. A "cash flow" lender, in contrast, while also secured against the borrower's assets, underwrites the loan primarily based on the cash flow and general credit-worthiness of the borrower.
- The distinction between these types of loans is only the beginning of understanding the many types of loans available to a business, because within each of the two types there are many subtypes.

Line of credit vs. Term loan

- The two most popular forms of financing provided to businesses.
- A Line of credit also referred to as a revolver is a flexible loan from a financial institution consisting of a defined amount of money a business can access as needed. Repayment can come from the borrower making regular payments or by using incoming receivables to pay the line down (a sweep) and then borrowing back what's needed and so on. Interest is charged on a line of credit based on the amount outstanding.
- A Term loan is a specific loan amount from a financial institution with a specified repayment schedule and a fixed or floating interest rate.
- To compare the two, think of your credit card vs. your mortgage.

Another Major Distinction Among Lenders

Regulated:

- Traditional sources of capital (e.g. Banks) - various degrees of SEC and FDIC mandates.

Unregulated:

- Operate independently of SEC or FDIC and other regulatory bodies.
- Increased flexibility on structure, industry, credit risk.
- Fill voids that regulated lenders do not service.
- Often higher costs of capital.

Historical Cash Flow Lenders - Banks

Historical Asset-Based (Collateral-Based) Lenders

- Asset-based lending group within banks.
- Specialty asset-based lenders
 - Non-Bank Asset Based Lender
 - Equipment Lender/Lessor
 - Factor
 - PO Financer
 - Merchant Cash Advance Funder
 - Hard Money Lender
 - Sale-Lease Back

Commonalities Among All Types of Asset-Based Lending (ABL)

- An ABL is a loan secured by borrower's assets.
- A borrower receives this type of financing by offering inventory, accounts receivable and/or other assets as “**collateral**”.
- Article 9 and state foreclosure law incredibly important here.

Traditional and Non-Traditional Underwriting

Traditional underwriting

- Historical cash flow.
- Tangible collateral.
- Business and personal credit.
- Management team and experience.

Non-Traditional underwriting

- Management team / business model.
- Collateral
- Cash flow – balance of historical and projected.



SBA Program

- Small Business Administration (SBA) government guaranteed loan program.
- Loans are funded with a participating bank.
- Type of SBA loans
 - 7(a)
 - 504
 - Express
 - Quick Express

Specialty Asset-Based Lenders – *Equipment Financiers - Loan v. Lease*

Straight Loan- a/k/a:

Equipment Finance Agreement

Capital Lease

Finance Lease

- Equipment shown as an asset on balance sheet and depreciated
- Payments not fully tax deductible
- Finance Lease

Lease

- Lower payments than equipment loans
- Payments usually fully tax deductible
- Fair Market Value (FMV) residual = purchase price at end of lease

Specialty Asset-Based Lenders – PO Financier

- Purchase order financing involves the financier paying a supplier of another company (i.e. the “borrower”) for goods ordered by a customer of the borrower.
- At the end, the PO financier may collect the invoice from the “borrower’s” customer or (and is often the case), the PO financier will accept payment from a Factor who will then handle collecting the A/R.
- PO financier makes its money by charging “borrower” various fees - which are paid out by the invoice factoring advance when the goods are delivered to the end buyer.

Who uses PO financing & when?

- Distributors
- Wholesalers
- Resellers
- Importers or exporters of finished goods
- Outsourced manufactures

Specialty Asset-Based Lenders – PO Financier *(cont'd)*

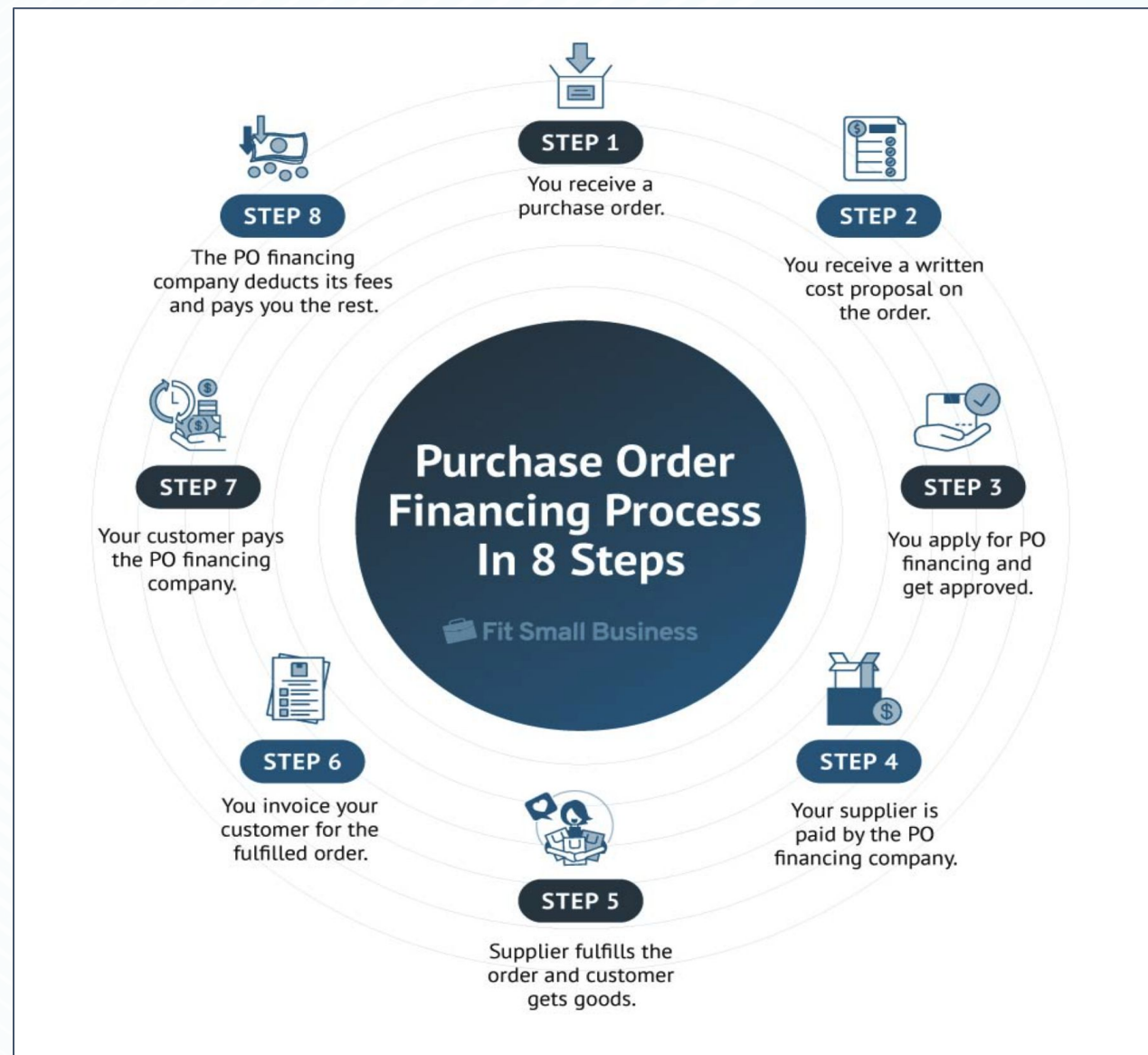
Generally, PO financing is used during the following times –

- **Seasonal Sales Spikes** - at the beginning of a seasonal sales spike where a business might receive purchase orders that exceed the working capital.
- **Substantial Growth** – if sales growth is outpacing the business's small business lines of credit.
- **Consistently Tight Cash Flow** – it's normal for businesses to have many cash flow problems at certain times of the month on a consistent basis.

What to submit to get approved for a PO finance loan -

- Generally, a business needs to submit basic and corporate financial information, such as
 - Purchase order from its customer
 - Pro-forma invoice from its vendor
 - An understanding of payment terms and lead times
 - Financial Statements
- Overall, the more details a business presents regarding its financial books, the easier it will be to receive a PO finance loan.

The Purchase Order Financing Process In Eight Steps



Source: <https://fitsmallbusiness.com/purchase-order-financing/#>

Specialty Asset-Based Lenders – Factor (Lending on A/R)

- Factoring is a transaction in which a business sells its invoices (receivables) to a third party known as a “factor” .
- The factor collects payments on those invoices directly from “borrower’s” customers (i.e. account debtors).
- Companies that decide to factor want to receive cash quickly on receivables, rather than waiting 30, 60 or 90 days for a customer to pay.
- Credit decision primarily on credit worthiness of account debtors.
- **Who uses factoring and when? A business may be a good candidate for factor lending if...**
 - A business is having a hard time getting bank loans – newer or smaller businesses often don’t have the collateral or performance history to pursue bank options; factoring allows for financing flexibility banks don’t offer.
 - A business is burdened with cash flow issues.
 - A business is seeking to take large accounts or has seasonal spikes and doesn’t have adequate working capital to support its’ needs during these periods.

Specialty Asset-Based Lenders – Factor (Lending on A/R) *(cont'd)*

- **Who uses factoring and when?**

- Types of industries that may benefit from A/R financing –**

- Businesses that are awarded government contracts.
 - Textile/clothing manufacturers.
 - Trucking companies.
 - Temp agencies/employment agencies/recruitment agencies, etc.
 - The above are typical candidates but any business giving its' commercial customers trade credit (i.e. net 30 days) can be a candidate.

- **Who uses factoring and when? When is it a good time to lend on A/R?**

- When you need cash immediately to fund business growth.
 - When you don't qualify for bank loans due to poor credit or weak balance sheet ratios.
 - When you want to focus on growing your business rather than managing your business.

What Do I Need To Submit To Be Considered For A Factor (Lending On A/R) Loan?

- Accounts receivables/ payable aging report.
- Articles of organization or incorporation.
- Completed invoice factoring application.
- Complete financial statements.

The more financial transparency you can offer to the factoring company, the better!

Specialty Asset-Based Lenders – Factor (Lending on A/R)



Source: <https://www.bluevine.com/accounts-receivable-factoring-guide-factoring-invoices>

Specialty Asset-Based Funders – Merchant Cash Advance (MCA) Lender

- An MCA is an advance transaction based upon the future revenues or credit card sales of a business.
- Generally, rates on MCA are typically higher than other alternative lending options. However, recent entrants to the space are offering MCAs and rates comparable to traditional lending products (AMEX, Square).
- An MCA provider looks at a business's daily credit card receipts to determine whether the business can pay back the advance in a timely manner.

Specialty Asset-Based Funders – Merchant Cash Advance (MCA) Lender *(cont'd)*

Who uses MCA?

- Restaurants
- Food service businesses
- Small clothing retailers

When is it best to use a merchant cash advance?

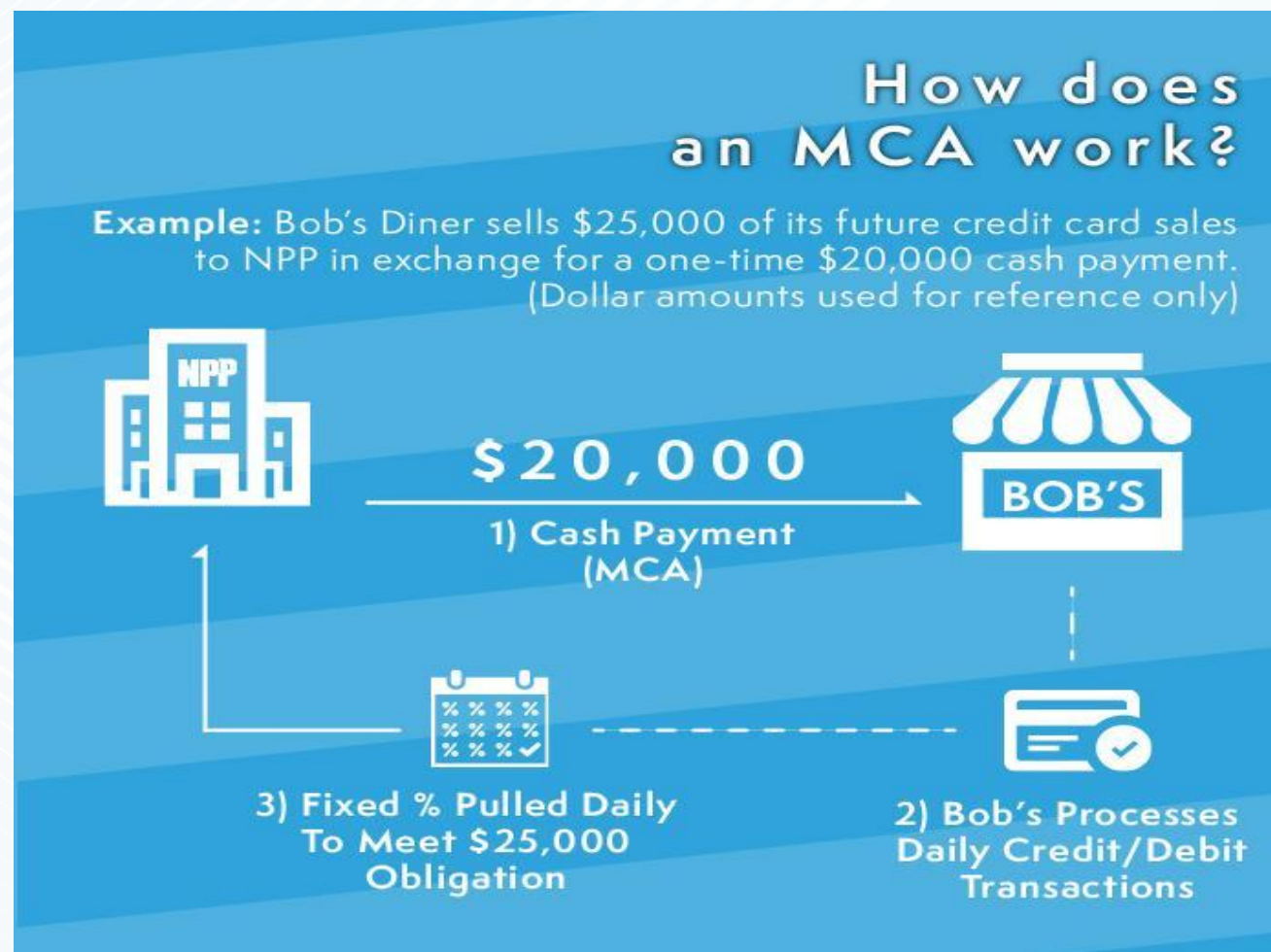
- It's recommended that borrowers exhaust other financing options prior to resorting to an MCA – primarily because they offer much higher rates than other alternative financing options.
- MCA are a good option for small business who do not qualify for traditional or alternative loans.

Specialty Asset-Based Funders – Merchant Cash Advance (MCA) Lender *(cont'd)*

What to submit to be considered for a merchant cash advance?

- It depends on the lender. Generally, MCA lenders have required at least–
 - A business to have run for at least one (1) year.
 - A business accepts credit cards and processes at least a few thousand dollars per month.
 - You are seeking at minimum about \$10,000 in funds.
 - 3-6 months of a business's most recent credit card processing statements.
 - 3-6 months of a business's most recent bank statements.
 - A copy of the borrower(s) driver's license.
 - Completed application signed by principals/owners of the business.

Specialty Asset-Based Funders – Merchant Cash Advance (MCA) Lender (cont'd)



Source: <https://www.nationalpaymentprocessing.com/education-station-index/what-is-a-merchant-cash-advance-mca>

Specialty Asset-Based Funders – Alternative Small Business Loans

Alternative Small Business Loans – Fixed Daily ACH payments from the business bank account with rates similar to that of MCAs. Used by businesses that may not qualify for or want traditional lending products but do not take credit cards as a form of payment. Different from an ACH MCA in that the business owner guarantees repayment of the loan regardless of the business' performance.

Specialty Asset-Based Funders – Hard Money Lenders (Lenders of Last Resort)

- A hard money loan is asset-based financing secured by real property – it's short-term loan typically ranging from 3-12 months; and use a low Loan-to-value percentage compared to traditional lenders.
- Generally, these loans come from investors or lenders based largely on the property you are using as collateral.
- Hard money loans provide access to capital to purchase investment properties – they can be funded quickly (typically within 48-72 hours).
- When a business exhausted tradition and alternative financing options, a hard money loan may be the only option left.

Specialty Asset-Based Funders – Hard Money Lenders (Lenders of Last Resort) *(cont'd)*

Who uses hard money?

- Developers and “house flippers”.
- Real property purchasers.
- Construction companies.

When should a business resort to a hard money loan?

- When it has exhausted ALL other options...
- When it needs money fast...

Specialty Asset-Based Funders – Hard Money Lenders (Lenders of Last Resort) *(cont'd)*

What to submit to qualify for a hard money loan?

- Loan submission form.
- Purchase contract.
- Preliminary title report.
- Identification – i.e. driver's license.
- Proof of funds.
- Proof of insurance.
- Rent/lease rolls for commercial properties.
- Sometimes, interior and exterior photos of the property.

Specialty Asset-Based Funders – Hard Money Lenders (Lenders of Last Resort) *(cont'd)*



LTV (Loan to Value Ratio) – represents an amount borrowed as compared to cost or value of the property being purchased.

ARV (After Repair Value) – the estimated value of the property after renovations.

Source: <https://fitsmallbusiness.com/financing-reo-properties/>

Marketplace Lender / Fintech

- Marketplace lending is a conglomeration of online non-bank financial institutions that provide customers with faster and cheaper ways to obtain a business loan.
- Financial technology, better known as “fintech,” describes a business that aims to provide financial services by making use of software and modern technology.
- Examples of marketplace lending/Fintech companies:
 - Quicken Loans
 - LendingClub
 - Kabbage
 - Crowdfunding

A Few Things to Consider When Choosing an Alternative Lender

- Contract Terms
 - Term, interest rates, and other terms prior to settling on an alternative lender.
- Notification
 - In PO financing and factoring, lender will notify borrower's customers regarding the financing transaction.
- Services
 - Can alternative lender make it easier to build business rather than be a nuisance?
- Convenience and speed.
- Cost
 - Some financiers advertise low costs but hide other fees that can quickly raise real costs, Be sure to look at the annual yield, not just a rate.

Key Terms

- A. **Interest rate:** proportion of a loan charged as interest by a lender for borrowing money typically expressed as an annual percentage of the loan outstanding.
 - a. Fixed – A rate set at the start of a loan and doesn't change during the life of the loan.
 - b. Variable – A rate on a loan that fluctuates because it's based on an underlying benchmark interest rate or index.
- B. **Term:** Length of time a borrower has to repay a loan.
- C. **Amortization schedule:** Repayment schedule for a term, including the amount of each payment and the breakdown of the principal vs. the interest in each payment.

Key Terms (cont'd)

D. Fees:

- a. Application fees – a charge for submitting an application for a loan.
- b. Origination fees – a charge paid by a borrower at the time the loan is made.
- c. Prepayment penalty – a charge when a loan is paid off in full before the pre-determined date the loan is scheduled to be paid.

E. **Collateral:** An asset pledged by a borrower as security for a loan.

F. Personal guarantees: a promise by an individual to pay back a loan made to their business.

G. **Covenants:** Certain financial or operational provisions a borrower must fulfill throughout a loan term to prove their continued creditworthiness.

Covenants

- A. **Financial covenants:** Require a borrower to meet certain financial ratios or metrics, i.e. maintaining a “minimum debt service ratio” or specific “debt to equity” ratio.
- A. **Reporting covenants:** Borrowers must provide regular financial and operational reports to the lender, i.e. quarterly or annual financial statements.
- A. **Insurance covenants:** A borrower must maintain certain types and levels of insurance coverage, i.e. liability or property insurance.
- A. **Negative covenants:** Limit the ability of a borrower to take certain actions, i.e. entering into new debt agreements or selling off assets.
- A. **Operational covenants:** Borrower is required to meet certain operational targets, i.e. maintaining a specific level of working capital or certain production or sales targets.

Typical Loan Documents

- A. **Promissory note** – A legal document setting out the key terms of a loan including but not limited to: amount borrowed, interest rate and repayment schedule.
- A. **Loan Agreement** – Sets terms and conditions including but not limited to covenants and reps & warranties.
- B. **Security Agreement** – Provides the lender with a security interest in the borrower's assets, i.e. inventory, receivables, machinery & equipment, real estate.
- C. **UCC financing statement** – Filed with the state to provide public notice of the lender's security interest in the borrower's assets.
- D. **Personal Guarantee**
- E. **Other** - Depending on the specific terms and type of loan, other documents may be needed by the lender, i.e. insurance certificates, financial statements or tax returns.

Questions or Comments?

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Meet The Faculty

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Jacqueline Brooks is a partner in the Corporate Practice Group at Duane Morris LLP. She concentrates her practice in general business and commercial law. She counsels clients in mergers and acquisitions, commercial finance, private offerings of debt and equity securities, governance matters, commercial transactions, and shareholder derivative matters, including shareholder demand responses and special committee issues. Jacqueline has experience representing public companies, privately owned and managed companies, nonprofit organizations and start-up companies and provides general counsel to these organizations regarding various corporate matters. [Read More](#)

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Phil Buffington is a partner in the Banking and Financial Services Team with Balch & Bingham LLP. He advises financial institutions throughout the United States on federal and state banking laws and regulations. For more than 30 years, he has served as a trusted advisor to community, regional and national financial institutions, helping them to assess and analyze regulatory and litigation risks. Phil counsels clients on a full range of issues, including federal and state regulatory matters, corporate governance, mergers and acquisitions, succession planning, strategic planning, capital planning and offerings, evaluating and assisting in the development of new products and services, and responses to examinations and enforcement actions. His practice also includes commercial lending transactions, health care and insurance. He serves on the Adjunct Faculty Staff of Mississippi College School of Law (Banking Law and Business Planning) and also serves as a Faculty Member at the Mississippi School of Banking (Commercial Lending I and II). He is a frequent speaker and presenter for CLE and other courses on topics related bank regulatory matters, commercial lending, secured transactions and other banking topics. [Read More](#)

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Andy is a debt finance attorney who focuses on commercial lending transactions. Over the past 20 years, he has represented direct lenders, banks, private equity sponsors, and corporate borrowers in acquisition finance and corporate finance transactions.

Andy has structured, negotiated, and documented debt financing transactions of various types, including domestic and cross-border acquisition financings, general corporate lending transactions, recurring revenue facilities, syndicated facilities, asset-based loans, debtor-in-possession facilities, workouts, and restructurings.

Prior to joining Much, Andy was a partner in the finance department of a large Chicago-based law firm. Earlier in his career, he spent many years as in-house counsel, first with a New York-based hedge fund and, more recently, with a large direct lender. Andy's significant in-house experience has informed and shaped his practical approach to the transactions he handles on behalf of his clients.

Michael Weis – mweis@weisburney.com



Michael is a Corporate and Commercial Transaction Lawyer at Weis Burney, LLC.

He has handled the negotiation and closing of hundreds of complex corporate and commercial real estate transactions both domestically and internationally. Michael's clients span a number of industries including manufacturing, distribution, real estate, health care, food and beverage, technology, and professional services. Armed with a wealth of knowledge and experience in corporate, real estate, and finance matters, including being a Certified Public Accountant since 1985, Michael helps his clients succeed personally and in business. His corporate experience includes all aspects of mergers and acquisitions, securities, and corporate governance.

Michael's legal career spans three decades. He focuses on mergers and acquisitions, "Outside General Counsel" representation, commercial finance, securities, real estate, tax and estate planning, and administration matters. Prior to joining Firsell Ross & Weis, Michael's practice included 10 years at a boutique firm in Chicago where he served as chair of the firm's business and transactional practice. Additionally, Michael was General Counsel for a long-term care organization. He began his legal career with a Chicago-based corporate and securities law firm, where he was an associate and then a partner.. [Read More](#)



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