



LIVE OAK BANK ASSET BASED LENDING

Live Oak Bank is a niche commercial bank providing financing to lower-middle market and middle market sized businesses nationwide. Live Oak's asset-based lending (ABL) team is able to craft a structure that fits each unique financing need, whether the business is completing turnaround, is in growth mode or simply looking to leverage working capital assets to bridge a working capital gap.

Live Oak's ABL product fits in the middle, offering more flexible terms than a traditional bank but without the sky-high prices of typical non-bank lenders or factors.

Typical Transaction Terms	
Loan Types	Revolving Credit Facilities, Stretch Term Loan, Equipment Loans, Acquisition Financing
Loan Size	\$1 Million to \$40 Million Commitment Size
Geography	Nationwide
Loan Term	Up to 24 Months or More
A/R Advance Rates	Up to 90%
Inventory Advance Rates	Up to 50%
Eligible Collateral	Accounts Receivable and Inventory
Industries	Healthcare, Government Contracting, Manufacturing, Distribution, IT, Staffing, and More

The Process

1. Business provides a transaction teaser and basic info
2. Live Oak conducts a pre-screen with our credit team to ensure an accurate proposal
3. If proposal is accepted, we complete underwriting and provide a commitment letter within two weeks
4. Our closing process is coordinated with an in-house closing specialist and experienced outside counsel to provide a seamless experience
5. Once closed each customer has a dedicated relationship manager who will work with you and your team as often as you need
6. Throughout the entire process, your loan officer is just a phone call away

To learn more, contact with our team or visit liveoakbank.com/abl

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