



Energia Consulting Partners

Energia Consulting Partners is happy to announce an alternate solution to financing your Farmers agency asset sales transaction which will have an immediate and significant impact on your ability to attract the highest caliber of financially qualified buyer candidates for your agency. Some key things to keep in mind about this new financing option through the SBA:

- It removes lending restrictions which will allow you, who either want to sell, or “need” to sell, to be more motivated and proactive when you realize you will receive “Fair Market Value” for your agency asset sale on the open market.
- It will eliminate or reduce the need and amount of risky “Seller Promissory Notes”.
- It allows buyer candidates to secure lending at reasonable rates for 80 to 90% loan to value with greater flexibility and affordability, which will improve cash flow and operating capital.
- The SBA does not require the assignment of the “Contract Value” as collateral for the loan.
- The SBA will also provide additional lending of operating capital to the buyer to ensure funds will be available to finance the agency’s staffing, marketing and operational needs for the long term.
- It allows the Consultants at Energia Consulting Partners to provide a “concierge” level of service to buyers to ensure they secure adequate financing for their purchase in a timely manner.

Again, this is a major and significant change that will positively impact our ability to add value and become an even greater asset and resource to you. We are ready to assist you with anything to do with the sale or purchase of your agency. Our experienced team is committed to making your sales transaction smooth and seamless!

For more information, please give

Kirk Price at call at **205-369-9595** or email us at

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