



Score Statistical Consulting

12th Annual Dormant Debt Conference
November 18, 2014 Toronto, Canada



Old Mill Inn and Spa

Financing for Asset Sales

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Creditmax Overview

- Overview of Company
 - Focus on Compliance and Underwriting
 - Size and Asset Classes
 - Brokering
 - New Canadian and Asset Class Focus
 - Questions
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Overview of Company



- ▶ CreditMax lends capital at moderate LTV's (60-80%) with no backend participation.
- ▶ Typically our traditional deal terms are between 12 and 24 months offering competitive rates while the borrower retains 100% of the upside.
- ▶ Our team has extensive experience in the Debt Buying industry and underwriting.
- ▶ CreditMax can provide an expedited underwriting process, quick close, and portfolio valuation analysis.
- ▶ CreditMax loan sizes range from \$25k to \$10M.



Focus on Compliance and Underwriting

► **Compliance:**

- Creditmax Utilizes a Sophisticated On-Line, Secure Communication Portal for the Following Loan Origination Processes:
 - Loan Submission
 - Credit Committee Review
 - Wealth Management
 - UCC Filing
 - Document Storage
 - Data Warehouse Reporting

► **Underwriting:**

- The Creditmax Credit Committee Has More Than \$4 Billion in debt purchasing or financing Experience in the United States and Canada; Which We Utilize to Assist Our Valued Clients in Their Debt Purchases.

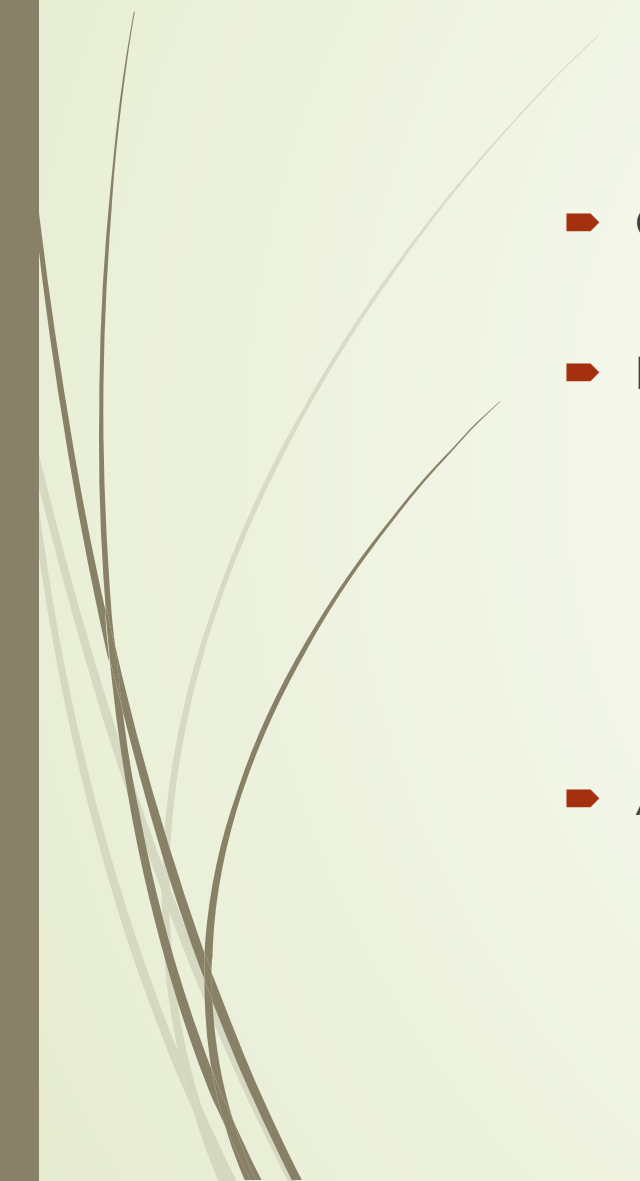


Size and Asset Classes

- ▶ *Creditmax has originated \$xxx in loans and refinancing (face Value) since 2013*
- ▶ These loan programs are available to purchase assets or refinance portfolios with collateral backed by:
 - ▶ Credit Cards
 - ▶ Consumer Loans
 - ▶ Payday Loans
 - ▶ Auto Loans
 - ▶ DDA Accounts
 - ▶ Student Loans
 - ▶ Mortgages



New Canadian and Asset Class Focus

- ▶ Canadian Debt (Fully Licensed)
 - ▶ New Asset Classes:
 - ▶ Mortgages
 - ▶ Healthcare
 - ▶ Title Loans
 - ▶ Telecom
 - ▶ Additional Asset Classes:
 - ▶ If debt buyers have extensive experience with additional asset classes, Creditmax has the flexibility to fund those portfolios.
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Brokering



- ▶ CreditMax provides assistance to both sellers and buyers of distressed debt portfolios, throughout all phases of the transaction process. CreditMax has significant brokerage expertise in the following areas:
 - ▶ Portfolio Valuation
 - ▶ National and State-specific Qualified Buyer Networks
 - ▶ Creative Sales Strategies
 - ▶ Flexible Process Integration
 - ▶ Post-Sales Support
- ▶ Brokered deals in 2014:
 - ▶ \$20M retail credit card
 - ▶ \$25M direct from issuer payday loan
 - ▶ \$40M DDA account



Questions

- ▶ Questions Regarding Creditmax
- ▶ Thank You For Your Time and Patience Listening to the Different Services Creditmax can Offer to Canadian Debt Buyers and Issuers.