

# Franchise financing made simple



ApplePie Capital enables franchisees to quickly access the financing they need to start, expand, remodel, recapitalize or refinance their business. Our franchise loan marketplace provides loans of \$100K and up to qualified borrowers, and enables you to avoid a long and unpredictable traditional loan process.

Upon completion of our simple online application and personal financial statement, we can provide a decision and funding quickly and efficiently.

We would appreciate the opportunity to win your business and make your financing process as easy as pie.

**To get started call 1.800.720.0241 or email [loans@applepiecapital.com](mailto:loans@applepiecapital.com).**

## Our loans feature:

- ✓ Fast and efficient funding
- ✓ Competitive rates, fixed for the life of the loan
- ✓ Up to 7 year terms
- ✓ Optional 6-month interest only grace period on new units and relocations
- ✓ No personal collateral
- ✓ No hidden fees

All loans available through ApplePie Capital are made by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC. Your actual loan terms depend on credit, income, loan maturity and other factors.

For more information visit [www.applepiecapital.com/get-started](http://www.applepiecapital.com/get-started)

# Loan Types

## New Unit Financings

Whether you're a new franchisee looking to open your first unit, or an existing multi-unit operator looking to expand, we can provide the new unit financing you need. Our process is quick, simple and straightforward, and unlike most lenders, we do not require personal collateral.

## Recapitalizations

If you're an existing operator that funded your business with cash, we can lend you money against your existing business to take money off the table, increase the return on your investments, or get capital to fund new units.

## Refinancings

If you financed an existing location or locations with an SBA or traditional bank loan, we can refinance your debt to "get your house back", free up collateral to open additional units, or consolidate your debt with one lender.

## Remodels

Remodel requirements are unavoidable, with high costs that are often unplanned for. When it's time to remodel, we help you finance the full amount with fixed monthly payments over the term of the loan. And, if your sales increase as a result of the remodel, there may be no cash impact on your business at all.

## Existing Unit Purchases

If you are looking to acquire an existing franchise business, we can help. We can provide a loan commitment in a matter of days, which provides an important competitive advantage over other bidders. In addition, if you have existing franchises businesses we can lend against them to give you more cash in hand for your bid.

"My experience with ApplePie was unparalleled. I've been in New York real estate and business for many years and know how painful financing can be. The process was very smooth and efficient; I can only recommend ApplePie to other franchisees."



**Shimon Magrill**, Multi-Unit Franchisee  
Orangetheory Fitness

"ApplePie was very helpful in recapitalizing our franchise business. We originally self-financed the business, but then wanted to increase our liquidity and improve the return on our invested capital. ApplePie was able to make a loan against the cash flows of the business. They funded us quickly and provided financial flexibility for a down payment on a new location we are evaluating."



**Bob Montgomery & Karen Trisko**  
Multi-Unit Franchisees, Phenix Salon Suites

"I've done transactions with three other financial institutions in my life, and this was by far the easiest and best. The banks I considered have much more cumbersome processes, and they don't really understand the business. In ApplePie, I finally found a lender who knew the franchise industry inside out. I felt informed the whole way through the process: no hiccups, no headaches. I've already recommended ApplePie to my friends!"



**Jim Pihl**, Multi-Unit Franchisee  
Brightway Insurance

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