

M&A SOLUTIONS - ACQUISITION FINANCING

Capital to Support your Growth

LPL Acquisition Loan Program

M&A Solutions partners with LPL's Capital Solutions to offer in-house financing with a dedicated lending team. This unique partnership provides an efficient way to access capital during your acquisition.

Underwriting Process

All new acquisition transactions are reviewed and supported by the M&A Solutions Deal Support team. [Your designated M&A Deal Support team will manage the process and submit underwriting requests to Capital Solutions for financing at the appropriate time of the process.](#)

Credit approval is dependent on credit history, guideline eligibility, and overall credit risk. A credit pull does not guarantee approval.

Please Note: While the Acquisition Loan Program is meant to provide an integrated process with our Deal Support Services; other third party lenders can be accommodated in the financing process of the transaction. Please make your own arrangements for utilizing outside financing and notify your deal team as soon as possible.

Loan Terms, Rates and Costs

- Each loan is analyzed and considered on an individual basis using quantitative and qualitative factors.
- LPL can potentially finance up to 90% of the upfront payment due at closing.
 - Loan terms 3, 5, 7, 10 years
 - Competitive Interest rates (WSJ Prime + 2.5 – 3.5%)
 - No payments or interest for the first 6 months
 - No prepay penalties
 - An origination fee may be applied
 - No preexisting liens (SBA, PPP, EIDL)

Underwriting Requirements Checklist

To prepare for a successful loan financing process, please review the Underwriting Requirements Checklist. These documents do not need to be shared at this time but should be readily available when requested.

Requirement		Buyer	Seller
Prerequisites	<input type="checkbox"/>	Credit score >680, No bankruptcies, Industry tenure, No SBA or other liens where LPL would not be in 1 st position	N/A
Tax Returns	<input type="checkbox"/>	Most recent 2 full year's personal (including Schedule C) and business tax returns	Most recent 2 full year's personal (including Schedule C) and business tax returns
Profit and Loss Statements	<input type="checkbox"/>	Most recent 2 full year's profit & loss statements	Most recent 2 full year's profit & loss statements
Photocopy of Driver's License	<input type="checkbox"/>		N/A
Completed Loan Application	<input type="checkbox"/>	Provided, includes debt schedule, lien search authorization and credit report authorization	N/A
Articles of Incorporation/ Formation and Operating or Shareholder Agreement	<input type="checkbox"/>	Required to confirm all business owners	N/A unless equity sale
Draft Purchase Agreement	<input type="checkbox"/>	A template will be provided.	N/A