WORKING CAPITAL

Business Debt Restructuring & MCA Debt Relief

Financial Relief to Regain Control of Your Cash Flow



We have specialized debt relief partners who negotiate Merchant Cash Advance, SBA, and stacked-debt restructures for business owners who need real reductions, not another loan.

Smart, strategic debt resolution.

MCA debt restructuring is a customized financial solution that helps business owners reduce high daily or weekly merchant cash advance (MCA) payments. Instead of replacing your debt, restructuring works by negotiating better terms with your lenders lowering payments and outstanding balances, extending term timelines, and easing financial pressure quickly.

Attorney-managed debt resolution teams, with decades of experience, renegotiate clients' existing creditor notes. Our partners have helped business owners facing daily ACH pulls, UCC liens, default judgments, frozen accounts and personal guarantees on the line.

This program is tailored for those unable to meet their payment commitments to lenders due to significant cash flow challenges, and provides immediate relief without incurring new debt or filing for bankruptcy.

40–60%

Typical clients see a 40–60% improvement in daily cash flow once their MCA obligations are restructured or resolved.

Who Is MCA Debt Resolution For?

If high-cost daily repayments are draining your resources, crushing your cash flow, and holding you back, this tailored financial relief option is designed for business owners who:

- Have multiple existing MCA obligations that are unsustainable or stacked
- Are already behind on payments or expecting to miss payments
- Are experiencing hardship and cash flow strain
- Have defaulted or are at risk of default on MCA obligations
- Need an immediate, affordable solution without filing for bankruptcy
- Have tried negotiating with lenders on their own, without success
- Can't pay themselves a salary and are falling behind on personal bills

Any business with a minimum of $30K up to $10M+ in combined MCA debt seeking structured resolution.

Types of MCA Debt We Work With

MCA debt restructuring programs are designed to help business owners manage a wide range of merchant cash advance (MCA) challenges. Whether your debt is small or large, new or long-standing, we can help you find a realistic path forward.

- Multiple active MCAs creating heavy repayment pressure
- Stacked or defaulted MCAs
- MCA loans with aggressive daily or weekly payment schedules
- MCA debt combined with other high-cost business financing

MCA Debt Refinancing

MCA debt refinancing is a solution that helps business owners replace high-cost MCA payments with one affordable FDIC bank term loan. The goal is to simplify your repayment, lower your overall cost, and create a steady cash flow for your business.

Instead of negotiating new terms with your lenders, a merchant cash advance refinance solution fully replaces your existing debt through a trusted FDIC-insured lending partner. This creates a clean slate with one structured monthly payment that fits your budget and helps you move forward with confidence.

Who Is MCA Debt Refinancing For?

MCA debt refinancing is designed for business owners who want to replace high-cost MCA payments with one affordable monthly payment that supports steady cash flow. Through our network of FDIC-insured banks, we help you refinance MCA balances into long-term financing that brings clarity, stability, and peace of mind.

This program is a good fit for business owners who meet these qualifications:

TIME IN BUSINESS **At least 1 year**	ANNUAL REVENUE **$100,000 or more**	NET INCOME **Positive**
MINIMUM FICO **640+**	OWNERSHIP **51% or more U.S. citizen or legal permanent resident ownership**	FUNDING AVAILABLE **Up to $350,000**

- No collateral required

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot. We work with a broad network of lending partners to help businesses secure flexible working capital solutions tailored to their needs.

Get Started

If you would like to learn more about our Business Debt Settlement & MCA Refinancing, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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