ASSET-BASED FINANCING

Subordinated Debt (Sub Debt)

When Senior Financing Isn't Enough, Sub Debt Fills the Gap



Subordinated debt is a junior financing capital that sits behind a senior lender in the capital stack. It's designed to increase total borrowing capacity when a senior facility can't fully fund growth, acquisition or restructuring needs.

Flexible, non-dilutive capital helps strengthen your balance sheet without disrupting senior debt.

Is Subordinated Debt Right for You?

This type of funding might be a good fit when:

- Your business doesn't fit traditional A/R or inventory lending
- You need additional working capital
- Your refinance payoff window is short
- Your senior lender's formula is too tight

Features and Key Advantages

Sub debt expands availability without requiring equity, warrants, or personal guarantees. Facility size is based on cash flow.

LOAN SIZE **$250K – $15M**	TERMS **Up to 2 years**	✓ Facility size based on cash flow
✓ No personal guarantee	✓ No equity	✓ No warrants or covenants

Basic Criteria

Here is what you need to qualify for Subordinated Debt:

ANNUAL REVENUES **$2,000,000 – $100,000,000**	TIME IN BUSINESS (TIB) **1 year minimum**	MINIMUM FICO **620+**

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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 Subordinated Debt program, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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