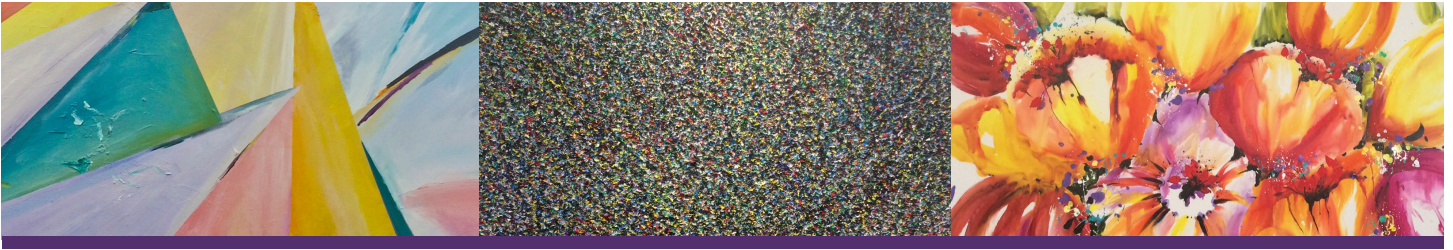


# FIRM CAPITAL ART FINANCE CORP.



## FIRM CAPITAL ART FINANCE CORP.

- Firm Capital Art Finance Corp. is the art financing affiliate of the Firm Capital Organization. We lend money to clients using their art as collateral, offering competitive interest rates and discrete, professional service.
- Our services are offered to individuals, art collectors, galleries, foundations, private museums, estates and private banks. Our loan programs help clients finance new purchases, create liquidity, build their inventory, diversify their assets, pay gift and estate taxes, and facilitate estate planning.
- Our loans are structured to provide our clients with the highest level of flexibility. We offer loans with terms of up to 5 years. Our loans can be structured as a term loan or line of credit. In most cases, clients retain possession of their art.
- Firm Capital Art Finance Corp. is part of the Firm Capital Organization, a specialized lender since 1988. This expertise service has been expanded to the speciality needs of art financing.

## TYPES OF FINANCING AVAILABLE TO OUR CLIENTS:

### • Individuals / Art Collectors

Providing individuals with financing to acquire new and existing art assets. Individuals can access loans against existing assets or towards the acquisition of new art pieces.

Providing loans on portfolio of art collections to collectors for existing collections and for new acquisitions.

### • Galleries / Private Museums / Foundations / Estates

Providing structured credit facilities secured by a portfolio of art collections or one off pieces that a Gallery, Foundation or Private Museums might need to pledge in order to access credit for general operating purposes, tax planning or operational credit needs.

Estates can access credit to address tax liabilities and or to draw on credit for utilization of capital for other estate needs and distributions to beneficiaries.

Galleries can manage inventory with acquisitions lines of credit.

### • Private Bankers

Providing credit for a client's art portfolio or individual pieces as part of an asset management plan in re-distributing capital to different asset classes.

## LENDING PROGRAMS AVAILABLE TO OUR CLIENTS:

### • Line of Credit

Clients can utilize a revolving line of credit as a borrowing structure and draw on funds as required to address cash flow needs.

### • Term Loans

Fixed rate and open or closed term loans for up to 5 years.

### • Art Gallery Facilities

Provide working capital with revolving & term loans to galleries.

## SAMPLE TRANSACTIONS

Bridge Loan  
**\$300,000 CAD**  
TORONTO ART GALLERY

Operating Revolver Loan  
**\$250,000 CAD**  
NEW YORK CITY/  
MIAMI-BASED ARTIST

Inventory Loan  
**\$65,000 USD**  
NEW YORK CITY GALLERY



ART  
FINANCE  
CORP.

**For discrete lending inquiries contact:**

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