



LinkCapital:

- » Was established in 2013
- » Is based in Chicago, Illinois
- » Has a leadership team with more than 10 years of experience
- » Focuses exclusively on refinancing loans for medical professionals
- » Currently has health system partners in Illinois, Indiana, Iowa, Michigan, Missouri, Ohio and Wisconsin
- » Maintains a portfolio over \$55 million in refinanced loans

LinkCapital is a financial services company partnering with premier health care systems nationwide. Our purpose is to provide credit-qualified medical professionals with alternative loan refinancing and consolidation programs. LinkCapital funds all loans with capital commitments from a variety of institutional equity and debt investors.

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The LinkCapital Medical Professional Refinance Loan Program:

- » Designed for qualified medical professionals who have completed their post-graduate training.

The LinkCapital Medical Resident Refinance Loan Program:

- » Designed for qualified medical residents who have completed at least one year of post-graduate training, but have not yet completed a residency or fellowship.
- » Offers two options:
 - » Standard Resident Loan
 - » Contracted Resident Loan

Program Provisions:

- » **No upfront costs or fees** of any kind.
- » **No penalty** for prepayment/early payment.
- » **No requirement** that the borrower **maintain deposit accounts** at LinkCapital.
- » The ability to **refinance at any time**. Eligibility required and programs are subject to change.
- » Applicants are subject to credit underwriting
- » **Complete loan forgiveness** in the event of death or total and permanent disability of the borrower.