

# US CAPITAL PARTNERS

LENDING AND INVESTMENT BANKING FOR SMALL & MIDDLE MARKET COMPANIES

## US Capital Increases Direct Lending through Breakwater Fund

SAN FRANCISCO, September 2009—US Capital Partners, Inc. is pleased to announce that it is increasing its direct lending to small- and middle-market companies starting this month.

US Capital is a private investment bank, direct lender, co-lender, and lead financial arranger specializing in asset-based debt for small- to middle-market companies. Its ability to provide capital directly widens its scope to secure the best financing available for its clients.

US Capital is able to lend to businesses directly through its affiliated investment fund, the Breakwater Structured Growth Opportunities Fund. This Fund lends to small- to middle-market companies that have annual revenues between \$5 million and \$100 million, or an enterprise value of less than \$100 million. Loans typically range from \$1 million to \$10 million.

The Fund is managed by Saif Mansour at Breakwater Investment Management, LLC.

Businesses can borrow from US Capital using the current assets of the company (such as accounts receivable, purchase orders, or inventory) or its fixed assets (such as plant, property, or equipment) as collateral. US Capital will also consider term loans supported by historical cash flow performance of not less than \$1 million in trailing EBITDA.

If you are currently in an unproductive lender relationship and need financing quickly, you should call US Capital on (415) 882-7160.