



Mountain Ridge Capital asset-based lenders

*Flexible, reliable credit solutions
for lower mid-market businesses*

At Mountain Ridge Capital, our mission is to help lower mid-market companies meet their challenges and succeed—we do that by offering asset-based loans to businesses in any industry.

We offer revolving lines of credit, term loans, and other solutions to meet borrowers' needs including liquidity, growth capital, and transitional capital.

Unlike most lenders, we are comfortable with a wide variety of collateral types, and we work with each borrower to establish a customized solution that meets [fulfills?] their needs.

Mountain Ridge Capital is in the business of helping your business succeed.

Loan Criteria

- » Term loan size: \$1 million to \$10 million+
- » Revolving credit: \$5 million to \$30 million+
- » Duration: Typically 3 years
- » No minimum revenue or EBITDA
- » Flexibility on eligible types of collateral
- » Aggressive rate of advance/loan-to-value
- » Covenant-light
- » Lend into most industries

Loan Purposes

- » Refinancings and recapitalizations
- » Growth capital
- » Acquisition financing
- » Restructurings & special situations
- » Bridge financing
- » Seasonal or cyclical needs
- » Bankruptcy (DIP/Exit) financing
- » And others

Loan Structures

- » First lien revolving lines of credit
- » First lien term loans
- » Bridge financing
- » Other creative structures based on the borrower's situation

Mountain Ridge Advantages

Streamlined Process

Our experience with numerous and diverse industries, collateral types and loan types means we can understand your situation and respond to your financing needs quickly. And we work in small deal teams so that you are never far from the information and people you need.

Relationship Focus

We understand that not all businesses are created equal. We get to know our customers as unique businesses, not just borrowers, and that empowers us to treat them like partners. If things don't go as hoped during a loan, we know you well enough to work with you.

Experience

As a customer of Mountain Ridge Capital, you will be working with a leadership team that averages 25 years of experience in asset-based lending—meaning we are devoted to this type of lending and can draw on years of creative solutions to help borrowers.

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Strong backing. To ensure borrowers get the liquidity they're promised, and to be able to act flexibly when the unexpected happens, requires financial strength on the part of a lender. Mountain Ridge Capital is an affiliate of Arena Investors LP, a US-based, global provider of capital to businesses.

Alpine Ridge Funding receivables financing

Flexible, reliable liquidity for small and middle-market businesses

Alpine Ridge Funding is a fast, flexible, and customer-supportive receivables financing provider for businesses in a broad array of industries that need working capital for a variety of reasons.

Alpine Ridge offers factoring facilities ranging in size from \$50,000 to \$30 million for businesses across the US and Canada. The only asset required is receivables.

Working with us is easy, and our focus is to provide the reliable funding that owners and management teams need to solidify and grow their businesses.

Liquidity solutions for...

- Turnarounds
- Restructuring
- Acquisitions
- Changes in ownership or control
- Short operating history
- Experiencing rapid growth
- Funding new projects
- Concentrations
- Carve-outs from other borrowing bases
- Off-balance-sheet

Industries we serve...

- Manufacturers
- Wholesalers
- Distributors
- Service companies
- Transportation
- Staffing
- Government
- Oil & gas
- Many others

Asset needed...

- Accounts receivable (no other asset is needed!)

Other assets considered...

- Inventory
- Machinery & equipment
- Real estate

Alpine Ridge Advantages

It's not a loan

Receivables financing from Alpine Ridge does not increase your business's debt because it's not a loan. Instead, it is simply a way for you to get paid on your invoices much faster and more reliably.

Highly experienced team

The Alpine Ridge leadership team has originated billions of dollars in receivables financing for a wide variety of clients. If your business is in an unusual situation, it won't faze us at all.

Valuable services

Besides the fast and reliable cash flow, our clients can benefit from Alpine Ridge receivables logistics that provides credit, billing, and receivables management—all at no extra cost.

Contact

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Fast and strong. Alpine Ridge Funding is not owned by a bank or other slow institution. We are affiliated with Mountain Ridge Capital, a nimble and innovative provider of customized asset-based loans for middle-market businesses. Together, Alpine Ridge Funding and Mountain Ridge Capital offer reliable, customized, flexible working-capital solutions at many points in a business's lifecycle.