

CSG Investments, Inc.

(affiliate of Beal Bank and Beal Savings Bank)

Who We Are

- Affiliate of Beal Bank and Beal Savings Bank with aggregate assets over \$4.5 billion and a capital ratio in excess of 40%
- Completed over \$3 billion in transactions since inception
- Buy and Hold Institution with the ability to lend up to \$500 million to a single borrower
- Nationwide lender headquartered in a suburb of Dallas, Texas

Beal Bank

What We Do

- **Provide senior and subordinated debt facilities**
- **Financing for all types commercial and industrial customers**
- **Financing secured by tangible assets and out of favor assets**
- **Asset-secured DIP financing to debtors in bankruptcy**
- **Acquire loans and debt securities in open market**
- **Purchase performing and non-performing loan pools**
- **Purchase participation interests in syndicated loans**
- **Acquisition/exit financing for assets in bankruptcy**
- **Originate first-mortgage loans on all types of commercial real estate**

Flexible and Creative Capital Solutions

Advantages

- **Direct one-stop source of capital for up to \$500 million**
- **Buy and Hold – no syndication risk and certainty of funding**
- **Serve debtor needs nationwide; priming capabilities**
- **Experienced at structuring creative forms of financing and receptive to non-traditional transactions**
- **Flexible payment structures (e.g. pay and accrue, PIK, amortization, etc.)**
- **Focused approach to your opportunity; more responsive than traditional lenders**
- **Efficiency in underwriting and due diligence**
- **Multiple disciplines and capabilities**
- **Lend across multiple levels of the capital structure**

Financing Solutions Tailored to Customer Needs

Financing Terms

- **Loan Size: Up to \$500 million**
- **Markets: Nationwide**
- **Collateral Types: Prefer tangible assets (e.g. real estate, PP&E, etc.) with intrinsic value**
- **Lien Position: First mortgages; some second lien positions**
- **Rates and Points: Vary depending on loan to value, collateral type/condition, loan structure, etc.**
- **Loan Term: Negotiable; prefer long term**
- **Loan-to-Value: Up to 85%**

Flexible Financing Structures Available

CSG Investments, Inc.

- **Corporate Finance**
- **Restructuring/Distressed Financing**
- **Real Estate Finance**
- **Energy and Power Finance**

Corporate Finance

Corporate Finance

- **Lend against value of owned fixed assets on balance sheet**
- **Term loans supporting capital expenditures and acquisitions**
- **Lend against PP&E in conjunction with ABL facility “swap seconds”**
- **Provide bridge financing**
- **Work with private equity sponsors to lever investment**

Capability of Providing Multiple Financial Solutions

Restructuring/Distressed Finance

Restructuring/Distressed Finance

DIP Financing

- Asset-secured DIP financing nationwide
- Priming capabilities
- Financing of up to \$500 million

Exit Financing

- Financing to replace existing debt
- Post-acquisition financing
- Provide management with capital resources to reach agreement with creditors

Buyer/Stalking Horse Bidder

- Control bidding process
- Finance assets in bankruptcy
- Purchase of assets in bankruptcy

Debt Acquisition

- Acquire defaulted/bankrupt loans
- Purchase participation interest in loans
- Maintain positive relationship with creditors

Multiple Financing Solutions

Real Estate Finance

Real Estate Finance

- **Direct, one-stop source of capital**
- **Acquisition and exit financing**
- **Refinancing and Recapitalization of existing properties**
- **Bridge financing**
- **Entrepreneurial financing of intractable situations**

Speed and Convenience that other Lenders Cannot Match

Energy and Power Finance

Energy and Power Finance

- **Provide financing secured by all tangible energy assets**
 - **Power Generation (Merchant Plants, Contracted Assets, Peaking and Renewables)**
 - **Coal and Gas assets**
 - **Transmission and Distribution**
 - **Pipelines and Gas Storage**
- **Prefer Operating Assets**
- **Responsive to bid situations; Club-Deal requirements, etc.**
- **Acquisition/Exit/Refinancing facilities**

Direct Efficient Lender for Monetizing Fixed Assets

Adelphia
Coudersport, Pennsylvania

has obtained a term loan from

Beal Bank

in the amount of

\$15,000,000

AMERCO
Reno, Nevada

has obtained a syndicated loan from

Beal Bank

in the amount of

\$50,000,000

Blue Spruce
Aurora, Colorado

has obtained a term loan from

Beal Bank

in the amount of

\$140,000,000

Coastal Ridges, LLC
Willits, California

has obtained a term loan from

Beal Bank

in the amount of

\$65,300,000

Consumers Energy
Detroit, Michigan

has obtained a term loan from

Beal Bank

in the amount of

\$140,000,000

Co-Serv Gas, Ltd.
Corinth, Texas

has obtained a term loan from

Beal Bank

in the amount of

\$15,000,000

EZ Mart
Fourhams, Texas

has obtained a term loan from

Beal Bank

in the amount of

\$7,000,000



Fairchild Corporation
McLean, Virginia

has obtained a syndicated loan from

Beal Bank

in the amount of

\$13,000,000

InterVoice
Richmond, Texas

has obtained a syndicated loan from

Beal Bank

in the amount of

\$14,000,000

Newcorp Resources
Midland, Texas

has obtained a syndicated loan from

Beal Bank

in the amount of

\$14,000,000

OrCal Geothermal
(ORMAT NEVADA, INC.)
Sparks, Nevada

has obtained a term loan from

Beal Bank

in the amount of

\$154,500,000

PDS Gaming
Las Vegas, Nevada

has obtained a term loan from

Beal Bank

in the amount of

\$8,300,000

Trump Hotels and
Casino Resorts, Inc.
Atlantic City, New Jersey

has obtained financing from

Beal Bank

in the amount of

\$100,000,000

United Park
Cities Mines
(UPK.)
Salt Lake City, Utah

has obtained a term loan from

Beal Bank

in the amount of

\$30,000,000

Beal Bank

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DALLAS

NEW YORK

