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Dear Joseph,

We hope you are off to a great start in 2013! In this month's newsletter, we discuss the EB-5 Investor Visa governmental program and how it affects foreign investors. We also discuss the many different financing solutions that are available to today's growing businesses. We have made some additions to our website, so please visit us at www.midstatescapital.com to view the changes. If you have any questions or suggestions regarding the newsletter or would like to discuss working with us, do not hesitate to contact a member of our team.

Best Regards,

Mid-States Capital



Current Market Rates

1 Month LIBOR - .21	6 Month LIBOR - .49
3 Month LIBOR - .30	1 Year LIBOR - .82
WSJ Prime - 3.25	
Federal Discount Rate - .75	

(These rates as of January 23, 2013 according to www.bankrate.com)



EB-5 Immigrant Investor Funding Program

Over the last 3 years a little known funding program has started to gain traction in the United States that allows growing or troubled companies to find low cost financing. This program is known as the EB-5 Immigrant Investor Funding Program (EB-5). It was started in 1990 by Congress to stimulate the US economy through job creation and capital investment. The program, which has been estimated to have attracted more than \$1.5 billion and created 31,000 jobs since its inception, has gone through some changes to make it more usable but the original intent remains: create jobs.

Investors

Investors who sustain the EB-5 are foreign investors, and their dependants, trying to receive one of 10,000 green cards for permanent residence in the United States. Investment requirement for investors are:

- Invest at least \$500 thousand in a commercial business established after 1990 in a high unemployment or rural area, or
- Invest at least \$1 million in a commercial business in an area that does not qualify as a high unemployment area
- Must have an active role in the company, but a role on the board will suffice

Investors for this program are focused on achieving permanent residence in the US and for that reason are willing to risk their invested money at low rates.

Businesses

Businesses who apply for an EB-5 loan are typically businesses that would not be financeable by traditional lenders. The business receiving the funding receives the benefits of a long term note, usually more than 5 years, at a low interest rate, usually fewer than 5%. Further, the business is often able to negotiate beneficial terms including deferred interest payments or interest only payments.

Loan Requirements

There are no set size requirements or specific industries to which the loan may be applied. The foremost goal of the loan is to create jobs in the United States and for that reason the largest requirement of the loan is to create or preserve at least 10 full time jobs, directly or indirectly, within 2 years of the an immigrant investors admission to the US.

Seeing the benefits to the EB-5 program Mid-States Capital is looking for opportunities that fit within the structure. If you believe your business or a business owned by a client or associate may fit please feel free to contact Mid-States today.



Changes to our Website!

If you are interested in viewing any of our past newsletters, they are now available to view on our website. We have also added information on free initial reviews, which we will offer to new potential clients. In addition, we have buyers seeking businesses with certain parameters, which can now be viewed on the website. Please visit www.midstatescapital.com and let us know if you have any questions or comments.



Is your business ready for financing?

Whether you need financing to expand your business or simply desire to refinance current debt, there are many loan products to choose from, and it is important to obtain a product specific to your business needs.

There are many loan products that are designed to specifically service your business needs including:

- * Exit Credits/Turnarounds
- * Commercial Real Estate Financing
- * Mergers and Acquisitions

- * Senior debt, sub debt * Bridge and Mezzanine Loans
- * Management and Leveraged Buyouts * Commercial Loans
- * Expansion capital for Rapidly Growing Companies * Credit Enhancements * Recapitalization
- * Letters of Credit * Debtor in Possession Financing * Equipment Leasing
- * Venture Capital, late stage * Subordinated debt * Loan syndication

It is vital that the financing process be handled carefully from the very start to have the best chance at obtaining the most desirable loan product for the needs of your business. MSC has the experienced staff and contacts necessary to help your business maximize its growth opportunities and to obtain the best loan product for the growth of your business.

Mid-States would like to help you evaluate your lending needs and find the appropriate lender willing to grow with your company. Mid-States works with the client from the beginning of the process to the end, authoring materials, presenting to lenders, gathering and negotiating proposals, and advising throughout the process to ensure the best outcome.

Please contact a member of our team if you are interested in a free review of your business needs.



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For more information about Mid-States Capital or our services, please contact Joseph P. Alam at (313) 215-1700 or email JPA@MidStatesCapital.com.

Sincerely,

Mid-States Capital

www.MidStatesCapital.com



A large yellow rectangular area containing a circular logo with a stylized flame or sunburst design. Below the logo, the text "MID-STATES CAPITAL LLC" is centered. Underneath, the address "280 Daines Street • Suite 100B • Birmingham, MI 48009" is centered. Below the address, the phone number "Telephone : (313) 215 - 1700" and the website "www.MidStatesCapital.com" are centered.

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