

Northern Lights Partners, LLC

Creative Financial Solutions

Northern Lights Partners, LLC is a financial advisory firm based in Morris County, New Jersey. It was formed by a team of three senior bankers to provide a high level of service to businesses in two primary areas:

- helping U.S. and European middle-market companies meet their short-term liquidity needs and long-term growth objectives by raising capital, debt and providing highly detailed strategic advise;
- assisting global financial institutions to identify market opportunities, build successful business platforms, divest underperforming assets and exit non-strategic businesses.

Our partners have in excess of 70 years of combined experience, and can tap a vast network of relationships to solve a client's needs in the most timely and cost-efficient way. The firm was founded by Sam Cirelli, David Kaplowitz and Lana Teplitz. Our partners started and profitably ran commercial lending businesses for global financial institutions. Together we have closed over \$20 billion in financing solutions for middle market clients, covering a broadly diversified range of industries. As long-time participants in the finance market, we maintain trusted relationships with hundreds of sources of capital. This enables us to provide the most thoughtful and effective solutions to our clients' financing needs. We take pride in our accomplishments and are recognized for developing effective and creative financial solutions for our clients. We have the experience and contacts to get difficult deals done, especially in this current challenging environment.

Our services include the Placement of debt, equity and venture capital and financial advisory

- Bank and finance company credit facilities
- Equipment loans and leases, real estate mortgages
- Second-lien loans, subordinated loans and Mezzanine loans
- Factoring, trade finance and purchase order finance
- Turnaround and/or debtor-in-possession financing
- LBO's or MBO's
- Recapitalizations, Growth capital

Financial Advisory

Help middle market companies

- Formulate long range and short term financial strategies
- Evaluate acquisitions and divestitures of businesses and their impact on liquidity and financing
- Navigate through a distressed phase with lenders and creditors
 - ~ Improve terms and conditions
 - ~ Structure and negotiate waivers, amendments, extensions, forbearance agreements
 - ~ Arrange debtor-in-possession financing

Assist U.S. and foreign financial institutions

- Realize maximum value on loan portfolio sales
- Identify, analyze and negotiate loan portfolio acquisitions
- Evaluate business acquisitions
- Facilitate start-up credit businesses

For more information please visit us at www.northernlightspartners.com or call Sam or David for any questions on a deal.

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