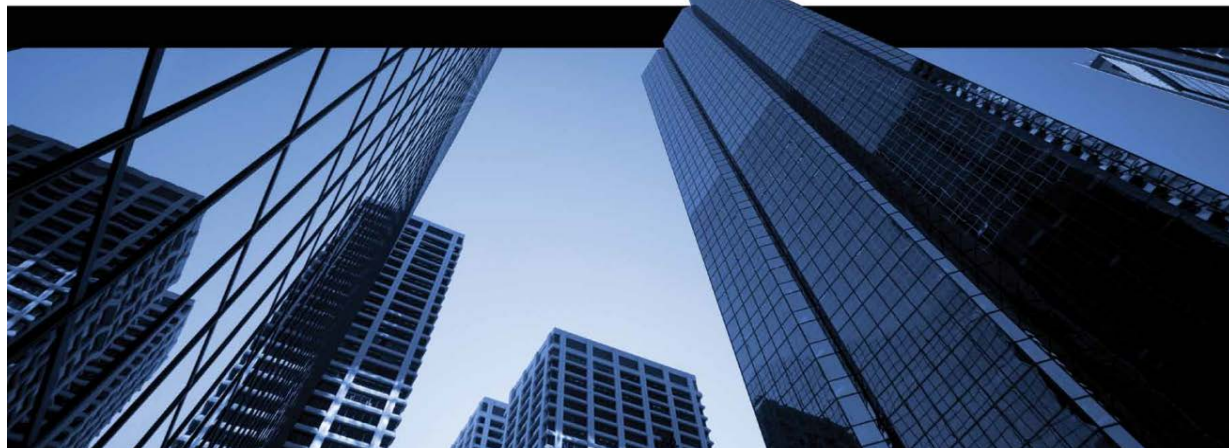




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 Tel: 212.323.1100

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 1001 Brickell Bay Drive  
 Miami, FL 33131  
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Commercial banking, personalized.<sup>®</sup>



*Who We Are*

Modern Bank provides commercial enterprises with cash flow based senior debt financing solutions. Our experienced bankers work alongside middle market companies and their owners to craft the optimal capital structure to achieve their objectives. Clients have come to rely on our deep credit market and broad industry knowledge, and our ability to provide tailored solutions for a variety of credit-related needs.

*What We Offer*

**Products & Services**

- Senior Credit Facilities
  - Revolvers
  - First-Out Term Loans
  - Delayed Draw Facilities
- Letters of Credit
- Cash Management
- Administrative Agent Role
- Capital Call Lines of Credit

**Flexible & Competitive Terms**

- Variable amortization schedules
- Appropriate covenant structures
- Competitive yields
- Timely responses
- Ability to close quickly

**Transaction Criteria**

- EBITDA >\$2.5 million
- Revenue >\$10 million
- EV >\$15 million

*Team*

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## Representative Transactions

<p>Senior Lender</p>  <p>November 2017</p>	<p>Senior Lender</p>  <p>August 2017</p>	<p>Senior Lender</p>  <p>August 2017</p>	<p>Senior Lender</p>  <p>June 2017</p>	<p>Senior Lender</p>  <p>May 2017</p>
<p>Senior Lender</p>  <p>December 2016</p>	<p>Senior Lender</p>  <p>November 2016</p>	<p>Senior Lender</p>  <p>August 2016</p>	<p>First-Out Lender</p>  <p>March 2016</p>	<p>Senior Lender</p>  <p>January 2016</p>
<p>First-Out Lender</p>  <p>October 2015</p>	<p>Senior Lender</p>  <p>August 2015</p>	<p>First-Out Lender</p>  <p>June 2015</p>	<p>Senior Lender</p>  <p>July 2014</p>	<p>First-Out Lender</p>  <p>June 2014</p>
<p>First-Out Lender</p>  <p>May 2014</p>	<p>First-Out Lender</p>  <p>February 2014</p>	<p>First-Out Lender</p>  <p>August 2013</p>	<p>Senior Lender</p>  <p>December 2012</p>	<p>First-Out Lender</p>  <p>December 2012</p>

## What Our Clients Say

"The Modern team brings a unique level of sophistication and reliability, especially for a bank of their size focusing on middle market cash flow lending."

- Justin Kaplan, Partner at Balance Point Capital

"The C&I team at Modern differentiates themselves from lenders of similar size, in that they focus on, understand, and can deliver when it comes to cash flow lending for the lower end of the middle market."

- Kevin McCarthy, Co-Founder of Kian Capital

"We've closed several transactions with Modern Bank, and they're a valued partner, helping us provide creative financial facilities for our clients. They're willing to think outside the box, and that's appreciated and helpful to us in winning mandates."

- Christopher Smith, Co-Founder and Co-President of McLarty Capital Partners