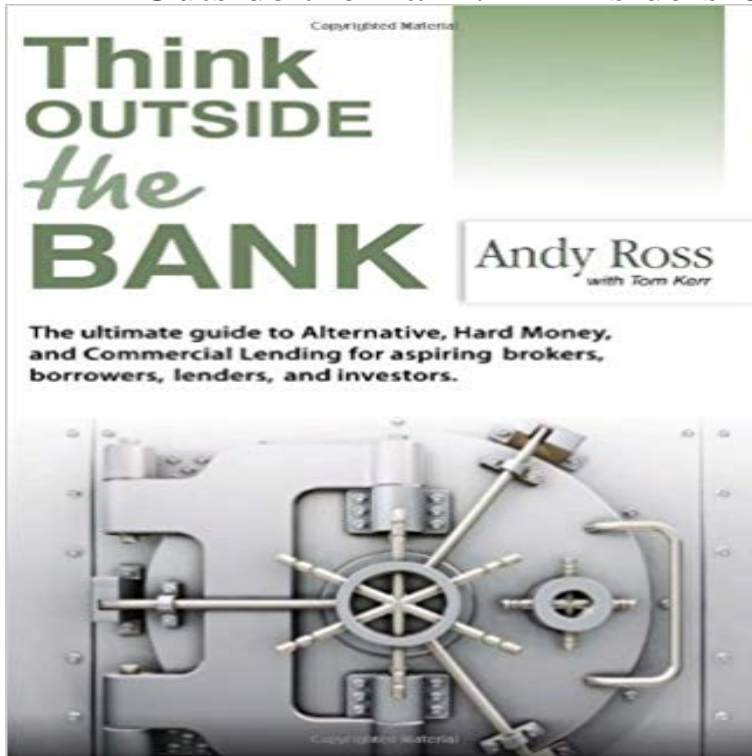


# Think Outside the Bank: An Insiders Guide to Alternative Financing



Ever since the banking crisis started in 2007, obtaining bank loans for commercial purposes such as lines of credit, inventory, or equipment loans has been a daunting task. But Think Outside the Bank is a timely book full of timeless wisdom about how entrepreneurs and business owners can take advantage of alternative methods of financing in lieu of traditional bank loans. Applying for conventional bank loans is a time-consuming and labor intensive process for most small to medium-sized businesses. The paperwork is burdensome and today's invasive underwriting procedures require reams of documentation, tough scrutiny, and nitpicky verification. Traditional lending sources have been further impeded by new banking legislation and increased FDIC oversight and regulation. Bankers are hypersensitive about their reputations regarding loose and predatory lending practices and are afraid of heavy sanctions and punitive fines. As a result of this uptight credit environment, alternative lenders who have access to private money are an expanding resource for businesses needing reliable loans without the hassles and restrictions. Think Outside the Bank author Andy Ross is a 30-year veteran of the alternative lending sector, known throughout the industry for his outstanding track record of creative innovation and ethical integrity. In this new book he reveals the time-tested methods of alternative lenders while he shares his firsthand experiences with borrowers, lenders, and private investors. He begins by explaining how he became an alternative lender at age 15 in order to help his older sister finance the purchase of a car - after her loan application was rejected by the hometown bank. Ross was the youngest person to ever obtain a real estate brokers license in his home state of Connecticut - while still in high school. Before he was old enough to vote he was

already the proud owner of multiple successful businesses employing dozens of people - including his parents. He became a self-made millionaire in his early 20s, and soon found himself as the owner and CEO of New Englands 2nd largest subprime automobile lending institution. Ross invented loan products that enabled pet owners to pay for life-saving veterinary procedures and keep their beloved furry friends alive and well. Businesses that Ross launched were courted by buyers including General Electric Credit Corporation - the largest financial corporation in the world. He brokered an 11th-hour deal that saved Christmas for tens of thousands of children in New York City. He arranged lending to save his own church and to rescue a chocolate factory. But he turned down an opportunity to lend money to Donald Trump because Trumps credit looked a little sketchy. Along the way he reinvented himself time after time, in order to survive terrible personal tragedies and bounce back from unexpected losses. His stories of devastation and triumph are both poignant and inspiring, and his book is a goldmine of never-before published information. Anyone interested in becoming an alternative lender or seeking advice as a potential borrower need look no further than Think Outside the Bank for answers, solutions, and expert insights.

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