

WHO WE ARE

Cherokee Commercial Credit is a commercial finance brokerage with access to a national lender network. We match businesses with capital sources covering equipment, working capital, real estate, and more — at no cost to the borrower.

HOW A REFERRAL WORKS

- 1 Make the introduction**
Send us their name and number, or point them to cherokeecc.com.
- 2 We handle everything**
Application, lender selection, structuring — start to finish.
- 3 Collect your fee**
Paid at funding when the deal closes. No chasing required.

YOUR EXPOSURE IS ZERO

We do not share client information outside the transaction. If a deal does not fund, nothing is owed and nothing is awkward. Your name stays clean.

GET STARTED

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cherokeecc.com
(000) 000-0000

REFERRAL PARTNER OVERVIEW

Your clients need capital. We find it for them.

A simple introduction from you opens a door your clients did not know existed — and you earn a fee when the deal funds. No heavy lifting required.

WHAT TO SAY

A script that works before the need arises

"I work with a commercial finance broker I refer clients to — Cherokee Commercial Credit. They cover equipment, working capital, acquisitions, the full range. Worth having a relationship established before you need it so you're not scrambling, and honestly most businesses are underserved by relying on one banking relationship anyway. No cost, no obligation — just good to have in your back pocket."

That is the whole pitch. We take it from there.

WHAT WE FINANCE

Broad enough to fit almost any client situation

- | | |
|----------------------------|-------------------------------------|
| ● Equipment Loans & Leases | ● Working Capital & Lines of Credit |
| ● Sale-Leaseback | ● SBA Loans |
| ● AR Financing & Factoring | ● Business Acquisitions |
| ● Commercial Real Estate | ● All Industries Considered |

COMMON QUESTIONS

What partners typically ask

What if my client's credit is not great?

Send it anyway. We work with businesses that traditional banks decline — imperfect credit, short time in business, and difficult industries are not automatic stops for us.

Will this create any awkwardness with my client?

No. We are a resource, not a replacement for your relationship. You made a useful introduction — that reflects well on you regardless of outcome.

How do I know I will get paid?

We put it in writing before the deal closes. Your referral fee is documented and paid at funding — you will not have to follow up.

Do I need a license to refer deals?

In most cases, no. Referrals that do not involve negotiating terms or soliciting borrowers typically fall outside licensing requirements — confirm with your own compliance counsel.

Won't a broker just add cost to the rate?

No. Lenders price products to cover distribution costs regardless of channel — internal rep, advertising, or broker. That cost is already in the rate. Cherokee substitutes for it. The borrower's deal goes to multiple lenders at once, and that competition typically produces better terms than going direct to one bank alone.