

THE INVENTORY GROWTH LOAN™

Flexible Financing for Cemetery Expansion



LIVE OAK BANK®

The Inventory Growth Loan allows cemeterians nationwide to expand their mausolea and columbaria inventory faster and more securely than traditional approaches. This conventional loan product is specifically designed to function within the cash flow cycles and market demands for cemeteries while providing adequate cash flow to support existing operations. It's also ideal for funeral homes seeking to add a memorial garden or columbarium.

PRODUCT BENEFITS:

- Allows cemetery owners to build inventory sooner than common pre-sale plans
- Recognizes the cyclical nature of cemetery inventory sales
- Provides less strain on cash flow when sales are low, and aggressive principal pay-down when sales are high
- Faster principle pay-down shortens the average life of the loan
- Successful sales means faster loan pay-off creating high remaining inventory value
- Increased cash flow due to timely pay-off allows for further expansion
- Customer portal to manage inventory, view the progress of each sale and check loan balance



INVENTORY GROWTH LOAN VS. TRADITIONAL P&I LOAN

**Based on \$770,000 loan at 7.0% interest rate for cemetery inventory additions.
Example is for illustrative purposes only; terms & rates subject to change.*

PAYOFF YEAR

YEAR 6

YEAR 12

TOTAL INTEREST PAID

\$148,000

\$370,000

INVENTORY VALUE REMAINING AT PAY-OFF

\$570,000

-\$0

MONTH 1 MINIMUM PAYMENT

\$4,200

\$8,000

Contact us to learn more about this product.



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