



CANYONGATE FINANCIAL



Canyongate Financial is a finance company that provides financing/debt capital for all sectors of the cannabis industry. These cannabis businesses include grow/cultivation businesses, manufacturing, laboratories, dispensaries, equipment vendors, hemp farmers, processors and distributors and other ancillary businesses.

Since traditional lending is not readily available for the cannabis industry, we work with select sources of capital to provide a comprehensive, expedient, and optimized financing solution. We work with our clients to provide access to working capital so they can scale, grow and prosper. As cannabis lenders, we're committed to supporting the growth and potential of this flourishing industry.

We will assist you in getting the best deal possible. Let us help you get to the next level.



funding@canyongatefinancial.com

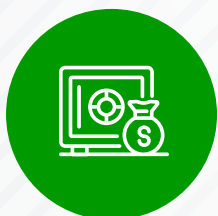
Canyongate offers several types of cannabis financing:

- | | |
|------------------|----------------------------|
| ✓ Real Estate | ✓ Equipment |
| ✓ Line of Credit | ✓ Certification |
| ✓ Construction | ✓ Working Capital Advances |



REAL ESTATE

- ✓ \$50K to a max of \$100 Million
- ✓ MAX of 90% LTV on all purchase and refinance
- ✓ Our Rate Range starts at 6% and points will vary on deal size and type
- ✓ All funds are granted on a Case-by-Case basis



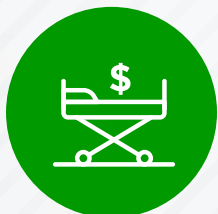
LINE OF CREDIT

- ✓ Lines of credit ranging from \$5K to \$5 Million
- ✓ 500 MINIMUM Credit Score
- ✓ \$10K MINIMUM monthly revenue



CONSTRUCTION

- ✓ Ground up, Rehab, Fix and Flip
- ✓ New Construction Program - 18 to 24 Month Terms / 7.99% starting rates / Options for Purchase & Refinance
- ✓ Fix and Flip Program - 12 Month Term / 7.49% starting rates / \$50K Minimum



EQUIPMENT

- ✓ All Equipment in the Cannabis Industry
- ✓ Rates starting at 6%
- ✓ 12-48 Month Terms



APPLICATION

- ✓ Quick Capital for Application fees: dispensaries, labs, and grows
- ✓ \$5k-\$250K servicing all states where Cannabis is legal medically, recreationally, or both
- ✓ 24-48 hour turn around time from application to funded



WORKING CAPITAL

- ✓ \$2K up to \$7.5 Million in working capital for qualified merchants in the Cannabis Industry
- ✓ 1 to 18 Month terms
- ✓ Factor Rates starting at 1.25
- ✓ Renewals at 40% paid in

WHAT STATES ARE LEGALIZED FOR RECREATIONAL USE?

MARIJUANA LEGALIZED FOR RECREATIONAL USE

Alaska / Arizona / Arkansas / California / Colorado / District of Columbia / Illinois / Maine / Massachusetts / Michigan / Montana / Nevada / New Jersey / New York / Oregon / Vermont / Washington / Washington D.C.

WHAT STATES ARE OK FOR MEDICAL USE?

MEDICAL MARIJUANA BROADLY LEGALIZED

Connecticut / Delaware / Florida / Hawaii / Louisiana / Maryland / Minnesota / Missouri / New Hampshire / North Dakota / Ohio / Oklahoma / Pennsylvania / Rhode Island / Utah / West Virginia



POLICY AND REGULATORY ADVISORY

The American Bankers Association together with State Banking Associations have endorsed the passage to the SAFE Banking Act which protects financial institutions from penalties for providing banking services to legitimate cannabis related businesses.

AMERICAN BANKERS ASSOCIATION POSITION

Currently, thirty-seven states, the District of Columbia, Guam and Puerto Rico have all legalized the use of marijuana to some degree. Yet the possession, distribution or sale of marijuana remains illegal under federal law, which means any contact with money that can be traced back to state marijuana operations could be considered money laundering and expose a bank to significant legal, operational and regulatory risk.

In addition to growers and retailers, there are vendors and suppliers, landlords and employees that are indirectly tied to the cannabis industry, thus posing legal risk for banks serving such entities and individuals, as indirect connections to marijuana revenues are hard, if not impossible, for banks to identify and avoid.

The rift between federal and state law has left banks trapped between their mission to serve the financial needs of their local communities and the threat of federal enforcement action.



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FINANCIAL

While ABA takes no position on the moral issues raised by legalizing marijuana, the growing number of states that allow its sale and use raises practical issues that must be addressed. ABA believes the time has come for Congress and the regulatory agencies to provide greater legal clarity to banks operating in states where marijuana has been legalized for medical or adult use. Those banks, including institutions that have no interest in directly banking marijuana-related businesses, face rising legal and regulatory risks as the marijuana industry grows.

Current proposals in both the Senate and the House that seek to provide greater clarity and bridge the gap between state and federal law provide a solid starting point for discussion. We look forward to working with policymakers of both parties to find solutions that provide the legal and regulatory certainty banks need to best serve their communities.

Canyongate Financial

Address

Corporate Office: 2099 N. Collins Blvd
Richardson, TX 75080

Phone: 888-796-1814

Calendly Schedule: <https://calendly.com/ethomas-canyongatefinancial/15min>

Email: ethomas@canyongatefinancial.com

Website: <https://canyongatebusinessfinancing.com/>

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SCAN ME

