

T Z U
Loans



LOAN AGENCY SERVICES

Providing innovative, customized trust and agency solutions for over 65 years



Loan Agency Services

The intense deleveraging in the banking sector through tighter regulation, coupled with more stringent lending standards since the financial crisis, has opened a window of opportunity for non bank direct lenders who now make up over 85 of the middle market. Asset managers such as Business Development Companies (BDCs), Private Equity (PE) firms, and Hedge Funds have been filling the gap left by banks. The challenge these asset managers face is a cost controlled, productive, and streamlined solution for loan servicing operations allowing them to focus on their core competency origination. TMI Trust Company has spent the past 25 years developing an accountable and consistent loan agency service model to provide direct lending asset managers with the operational support necessary to support their growing loan portfolios

Structures: Term Loans | Revolvers | Mezzanine Loans (PIK/Cash) | Unitranche Loans | Capital Leasing

Transactions Handled: Bi-lateral Loans | Club Deals | Broadly Syndicated Loans

Roles: Loan Agent | Collateral Agent | Administration Agent

Features of TMI Trust Company Loan Agency Services

- TMI Loan Agency experts provide a scalable alternative to the ongoing expense of complex systems and the hiring and training of specialized staff
- Cost effective solution expenses are negotiated up front and scale with the portfolio
- Services include covenant monitoring; principal, interest and fee collection and distribution; lender/borrower loan activity notification; tracking of draws, commitments, roll overs, rate resets and repayments; set up and maintenance of amortization schedules
- Cash and positions are reconciled daily

Benefits of TMI Trust Company Loan Agency Services

- Lenders do not need to build out and maintain expensive and complex infrastructure and staff to handle loan operations
- Costs of loan operations are controlled and portfolio growth takes place without adding to staff
- As a Florida based trust company, TMI is a true conflict free, impartial agent
- End to end administration services from origination through repayment including default administration for distressed loans
- TMI's multiple role capabilities streamlines the process because the client does not have to bifurcate its operations among multiple agents

Investment Options for Account Balances

Bank/Money Market Funds | Treasury Securities

Government Agency Securities | CDs and Time Deposits

Interest-Bearing Accounts

Florida (HQ)
1715 N Westshore Blvd
Suite 750
Tampa, FL 33607

Georgia
1100 Abernathy Rd
Suite 480
Atlanta, GA 30328

New York
45 Rockefeller Center
20th Floor
New York, NY 10111

Texas
901 Summit Avenue
Fort Worth, TX 76102

Wisconsin
115 S 84th Street
Suite 325
Milwaukee, WI 53214