

South End Capital Delivers 0% Down Payment Equipment Financing for Hard to Fund Industries

Innovative equipment lender proves that equipment financing can still be fast and affordable for commercial trucking and other specialized industries

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/EINPresswire.com/ -- South End Capital a division of Stearns Bank N.A., a creative commercial lender and tech-enabled business, real estate, and equipment finance platform, has announced a selection of recent equipment financings. The [highlighted equipment financing transactions](#) were provided to industries often overlooked by other equipment lenders, and demonstrate South End's ability to think outside the box.



South End Capital Finances Equipment for Difficult to Fund Industries

Included in the 481 equipment financings the \$2.3 billion balance-sheet lender funded in January, were those delivered to companies that regularly find it difficult to locate [reasonably priced equipment financing](#) such as commercial trucking, boating, and restaurants. "If the business and borrower have strong fundamentals, and the collateral is essential to the business, then that is a transaction we will entertain all day long regardless of the industry type," said Noah Grayson, President of South End Capital.

The terms of South End Capital's equipment financing program are customized and uniquely structured to match a business's cash-flow cycle, industry, and needs. Equipment financing rates start in the 4% range, and terms up to 60-months are available on transaction sizes from \$5,000 to \$5 million+ (purchase or refinance). In many cases, 100% of the purchase price of the equipment can be financed with 0% down-payment or capital injection from the borrower. South End can provide NEW and USED equipment financing to most industries and entity types including sole proprietors, and further differentiates itself by financing dealer AND private-party sales.



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*Noah Grayson, President of
South End Capital*

Those interested in accessing fast and affordable equipment financing, or needing flexible business or real estate capital, are invited to contact South End Capital directly at southend@stearnsbank.com or visit <https://southendcapital.com>. Additionally, South End Capital [welcomes partners](#) of all kinds and offers competitive compensation, a co-branded web-page and unique referral link, 24/7 lead tracking, automated status updates, marketing resources, and API integration and private-label options for high-volume relationships.

ABOUT SOUTH END CAPITAL

Founded in 2009 as a nationwide, non-conforming commercial lender, South End Capital became a division of Stearns Bank N.A., a \$2.3 billion financial institution, in June of 2021. Our innovative balance-sheet lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. South End Capital's tech-enabled platform and premier customer support offers equal access to industry-leading conventional and alternative equipment, real estate, and business funding.

South End Capital a division of Stearns Bank, N.A.
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