

South End Capital's Equipment Financing Marketplace is Live

The industry-leading \$3.2B equipment lender expands its marketplace lending platform to include comprehensive equipment financing.

ST. CLOUD, MN, UNITED STATES, June 3, 2025 /EINPresswire.com/ -- South End Capital, a division of Stearns Bank N.A., the \$3.2B nationwide equipment lender is pleased to announce it has expanded its highly successful thirdparty lending marketplace to encompass wide-ranging equipment financing options.



million+ through the South End Capital marketplace

Emerging and expanding businesses

from most industries, credit backgrounds, and revenue stages, can now access equipment financing from \$5,000 to \$5 million+ in as little as 24 hours.

The below recent financing demonstrates the flexibility and breadth of the equipment financing programs available in the South End Capital marketplace:

☐ Equipment Financed: Decompression Tables

☐ Industry: Chiropractic ☐ Financing Size: \$36,245 ☐ Financing Rate: 11.10% ☐ Down Payment: 0%

☐ Financing Term: 72-Months ☐ Timing: Funded Same Day

☐ Barriers Overcome: Past Bankruptcy, Collections, Judgments, < 660 Credit Score, Collateral

Borrowers may be eligible for equipment financing through the South End Capital marketplace even if they've been turned down by other lenders or vendors/dealers. Those considering accessing equipment financing through the industry-leading lender can prequalify in minutes

without impacting their credit and access
Competitive Terms
□□ Low rates starting at 7%
🛮 Fixed terms up to 84-months
🛮 🕽 0% down payment financing
□□ Same-day funding available
Flexible Use of Funds
□□ Purchase, refinance, or leaseback
□□ New and used equipment
□□ Dealer and private-party
□□ Custom and seasonal payments
Broad Eligibility
□□ Most businesses considered
🛮 Dealer/vendor turndowns
□□ Low credit score minimum
□□ Application only options
For more details about South End Capital's equipment financing marketplace and other

For more details about South End Capital's equipment financing marketplace and other programs options, please visit https://southendcapital.com or reach out to Matt Naughton at matthew.naughton@stearnsbank.com. Additionally, approved referral partners can earn.up to 5 points when they refer an equipment financing that closes in the South End Capital marketplace.

About South End Capital:

South End Capital was founded in 2009 and is a division of Stearns Bank N.A., a \$3.2 billion institution. Our innovative direct lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. A tech-powered platform and premier customer support offers equal access to industry-leading business, equipment, and real estate funding.

Member FDIC | Equal Housing Lender

Financing may be offered through Stearns Bank, N.A. or other third-party lenders. Neither South End Capital nor any lender makes any commitment to lend, representation or guaranty of any person's eligibility for financing. Requested financing is subject to approval by the lender, and if applicable as to government-backed financing, the U.S. Government. South End Capital makes

no commitment or guaranty as to the amount of referral fees, the timing of payment of referral fees, or other income payable under the South End Capital Referral Partner program. All programs, offers, and promotions, implied or stated, are subject to change or cancellation without notice.

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