

Tower Partners Serves as Exclusive Advisor on Senior Debt and Junior Capital Refinancing for Belmont Finance

Tower Partners advised Belmont Finance throughout the refinancing of its \$40+ million consumer loan portfolio.

COLUMBIA, MD, UNITED STATES, February 12, 2026 /EINPresswire.com/ -- [Tower Partners](#), a

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Erv Terwilliger, Founder and CEO of Tower Partners

leading private investment bank and advisory firm focusing on the middle market, today announced that it served as the exclusive financial advisor on the recapitalization of Belmont Finance, working with First Horizon Bank (NYSE: FHN or “First Horizon”) as senior lender and 33 Opportunity Partners (33OP) as junior capital provider.

The financing closed with two lenders on the same day, giving Belmont greater flexibility in its capital structure and additional capacity to support future growth. The transaction marks an important milestone for the company as it continues to expand its business.

Tower Partners advised Belmont Finance throughout the refinancing of its \$40+ million consumer loan portfolio, handling capital sourcing, negotiations, and execution. The new financing supports Belmont's continued growth in the consumer finance market. The recapitalization also positions the company for a more attractive future exit profile, an outcome that would not have been achievable under the prior capital constraints.

“We are pleased to have advised Belmont Finance through this important refinancing,” says Erv Terwilliger, CEO of Tower Partners. “Securing both senior debt and subordinated capital on coordinated terms demonstrates the strength of Belmont's business model and the confidence of the capital providers in its future.”

Continues Terwilliger, “Further underscoring Tower Partners dealmaking capabilities, Raphael Fahrwald demonstrated exceptional leadership, skill, and creativity while navigating this highly

complex, two-year transaction.”

“Today marks the start of an exciting growth era for Belmont Finance,” said John Harris, Founder and CEO of Belmont Finance. “With the revolving credit facility from First Horizon and the strategic investment from 33 Opportunity Partners, we have secured the capital availability necessary to grow our business to new heights. More importantly, our collaboration with 33OP allows us to leverage next-generation technology to radically decrease friction at the point of sale. We are building an automated, intelligent financing experience that allows our dealers to scale originations faster and more reliably than ever before.”



“We are providing the growth capital alongside the technical and operational infrastructure to define the future of niche specialty finance,” said Miles Peet, co-founder and co-managing partner at 33 Opportunity Partners. “Our dedicated technology teams are focused on deploying a sophisticated solution that transforms Belmont’s proven model, enabling Belmont to drive efficiency and accuracy, empowering them to scale originations seamlessly as they expand into new markets.”

For more than two decades, Wisconsin-based Belmont has been a cornerstone of the direct sales ecosystem, maintaining a consistent record of asset performance backed by nearly 20 years of proprietary data.

Legal counsel for the transaction included Reinhart Boerner Van Deuren for Belmont, Blank Rome LLP for First Horizon, and Ice Miller LLP for 33OP.

Most recently, Tower Partners was recognized as the top firm among more than 800 advisory firms on Axial’s 2025 Top 25 Lower Middle Market Investment Banks list, the most respected ranking of dealmakers in the lower-middle market. Today’s announcement also comes on the heels of Tower Partners advising Lendscape on its international purchase of Winfactor, one of eight deals Tower Partners closed in 2025.

About Tower Partners

Founded in 2008, Tower Partners is a premier national investment bank servicing the lower

middle market. The team at Tower Partners has completed engagements with more than \$30 billion in transaction value. Tower Partners specialize in providing Wall Street level investment banking to Main Street, with a focus on family, founder, and entrepreneurial-led businesses. Tower Partners has established itself as the go-to advisor for middle-market clients seeking high-quality execution and strategic advisory. The firm is headquartered in Columbia, MD with offices in New York, NY, and Greenwich, Connecticut, and partners in Florida, Georgia, Massachusetts, North Carolina, Texas and Oklahoma. For more information about Tower Partners and its services, visit: www.towerpartners.com.

About Belmont Finance LLC

Belmont Finance is a premier specialty finance company with a proven track record in the consumer installment sector. Headquartered in Plover Wisconsin, Belmont provides specialized point-of-sale financing solutions for a nationwide network of independent dealers in the high-margin direct-to-door sales industry.

About 33 Opportunity Partners LLC

33 Opportunity Partners LLC is a private investment firm that provides strategic capital and operational expertise to specialty finance platforms. Through its dedicated technology and AI groups, 33OP helps established platforms modernize their infrastructure to achieve sustainable scale and market lead.

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