



Financing

Discovery Real Estate & Development, LLC

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Stimulus Funding

In an effort to stimulate the flow of private capital, long-term loans, and other financial assistance for the sound financing of the development, expansion, and retention of small business concerns in Louisiana, the LEDC has a program available that can provide funding for the purchase of buildings at exceptional rates.

These loan guarantees set limits on the maximum interest rates banks can charge at 2 1/2 % over New York Prime and stimulate banks to provide funding that may not be possible without this program.

For information on financing one of our properties, or associated start-up capital, please contact us at:

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Smart Choices—Smart Business

Program Highlights

- Designed for small business concerns domiciled in Louisiana whose owner (s) or principal stockholders shall be a resident of Louisiana.
- Use of funds for the purchase of fixed assets, including buildings that will be occupied by the applicant to the extent of at least 51 percent.
- Maximum rates of 2 1/2 percent above New York Prime.

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Maxwell's Market and OLOL Coming Soon

Both Maxwell's Market and Our Lady of the Lake Medical Clinic are slated to open in Highland Market Shopping Center across from Ruffino's Restaurant on Highland Road by December 2009.

This will be the third location for Maxwell's Market and the largest of the three.

Our Lady of the Lake Regional Medical Center has decided to move their walk-in clinic to a more visible location in Highland Market Shopping Center from its' previous location in Highland Business Park.

Both businesses are expected to be a huge draw to Highland Market Shopping Center.





Using LEDC

While this program and others through the SBA have been available for small businesses, certain banks unfamiliar with the programs have steered away from them for fear of cumbersome paperwork. However, in the current situation, with capital more difficult to come by, others have used the program successfully.

These programs have proven to be simple and an excellent source of funds for companies looking forward to economic opportunities. The loan guarantees offered under these pro-

grams give the banks added security to provide financing for startups, and expansions that may not be possible otherwise.



Capital Financing Solutions

Cash to Lend

Louisiana has proven to have one of the strongest economies in the nation. With a diversified economy and solid leadership, Louisiana banks are confident. The majority of the banks in the state have weathered the storm that has exposed many other financial institutions throughout the nation. As Warren Buffet stated, "Only when the tide goes out do you discover who's been swimming naked."

The most common advertising theme for banks throughout the state is "We have cash to lend".

With the inefficiencies seemingly priced out of the market, interest rates at one of its' lowest levels, and banks with cash to lend, the time to act is now.

To close with another Warren Buffet quote, "Look at market

fluctuations as your friend rather than your enemy; profit from folly rather than participate in it."

"These programs have proven to be simple and an excellent source of funds for companies looking forward to economic opportunities."

Creative Capital Solutions

If the recent economic woes have left your business low on cash yet you know now is the time to invest; there are options.

Discovery Real Estate & Development, LLC has developed programs that allow you to invest without the capital. They also afford you the right to try before you buy.

Purchase prices are established in the beginning of the lease contract, allowing you to take advantage of increasing property values but giving you the option to vacate at the end of the lease term should circumstances change.

Recognizing opportunities is the key to success.



New Highland Road Office and Retail to take advantage of Baton Rouge's Green Light Plan