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DIRECT CAPITAL TAKES AIM AT CREDIT CHALLENGES FACED BY FRANCHISE INDUSTRY
Company expands franchise finance team and launches new partnership

PORTSMOUTH, N.H. – July 21, 2009 – Responding to growing news reports and concerns that the franchise sector is faced with [significant lending constraints](#) that will continue to worsen, [Direct Capital Corp.](#) has launched several initiatives to help franchisees maintain access to capital.

Working on behalf of its franchise partners, the company announced that a significant portion of its [new lending facilities](#) will be used to keep capital flowing through leading franchise systems. In addition, Direct Capital, a leading nationwide provider of franchise [financing](#) for more than 15 years, has announced that it has expanded its franchise financing team to better support the industry.

Citing a [recent report prepared by FRANData](#) for the [International Franchise Association \(IFA\)](#) that projected a 40% reduction in available credit to franchisees over the coming year, Robyn Gault, Direct Capital's Director of Strategic Accounts, said it is a critical time to get behind the franchise space.

"The retreat of many lenders from the market over the last several months has left franchisees with very few options," said Gault. "Growing concern over access to financing to support growth and upgrade initiatives has driven several leading brands to take an active role in securing lending for their franchisees to protect the growth and health of their systems. We have the financial strength to support franchisors and the companies that sell equipment to them."

Gault said that Direct Capital's offering has peaked the interest of many businesses involved in the franchise industry, including franchisors, vendors, and associations. The company recently announced an exclusive partnership with the National Franchise Association, an association of BURGER KING[®] franchisees, to launch a finance program created to support various equipment upgrades.

Direct Capital was recently named among the Equipment Leasing and Finance Top 100 companies, according to the [Monitor](#), a leading industry trade publication. *Monitor* also ranked Direct Capital as the 6th largest independent provider of equipment financing in the United States.

Direct Capital, which provides a wide range of financial services, [secured \\$100 million](#) from Key National Finance and other conduits and banks in April. That came on the heels of the renewal of an additional [\\$100 million line from DZ Bank](#). They have been one of the few, if not the only, specialty finance companies over the last 9 months to secure new capital.

Franchisors, Vendors and Associations interested in securing lending for their franchisees, customers and members, are urged to contact Robyn Gault at (603) 433-9476.

About Direct Capital

Established in 1993, Direct Capital provides specialty finance solutions, including capital equipment leasing, commercial loans, and merchant cash advances. Direct Capital markets its services through direct relationships with businesses and through partnerships with vendors, dealers, and manufacturers of capital equipment. Superb execution on its exceptional and unique direct service delivery model is the cornerstone of Direct Capital's success in an increasingly commoditized financial services industry. The company has offices in New York, California, Atlanta, Chicago, Detroit, Ohio, Iowa, and New Hampshire.

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Keyword Tags:

franchise financing, equipment leasing and financing, franchise lending, franchise restaurant financing, franchise opportunities, equipment upgrades, associations, equipment sellers, equipment vendors, unsecured lines of credit, working capital, cash products, debt consolidation.