

Who Is CBHF?

Simply stated, *Clark Behavioral Health Financing (CBHF)* is the only “one-stop shop” financial solutions company in the therapeutic and treatment service industry. CBHF is a subsidiary of Clark Custom Educational Loans Inc., a leader in therapeutic and special needs financing since 2003. Once again, we have paved the way, offering for the first time flexible financing for behavioral health treatment. Our goal is to find the means to allow the consumer to afford quality healthcare.

Puzzled About Financing Treatment?



CBHF will put the pieces of the financial puzzle together. Call Today

WE CAN HELP

888-755-3080

Our promise is to expand the financial choices of our clients and provide the knowledge and expertise they deserve. CBHF knows that cost is a concern for everyone seeking behavioral health treatment. We can help to find a solution so that the concern can stay where it belongs— with The Patient.

Clark Behavioral Health Financing Inc.
510 S. 18th Street
Coeur d'Alene, Idaho 83815

Place
Stamp
Here

Clark

Behavioral Health Financing

**Overcome Cost
We Can Help**



**Financing
Behavioral Health
is Our Specialty**

CALL TODAY

888-755-3080
Or Apply On-line
www.ClarkBHF.com

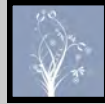
Financing solutions allow our clients to focus on what's most important—Their Treatment



Getting Started Fast & Easy

- One Call**
- One Application**
- One Loan Specialist**

CBHF offers immediate access to multiple loan options in the most effective way. Our Loan Specialists can qualify you quickly over the phone or you can apply on-line. No matter what type of treatment or behavioral health service is needed, CBHF can customize financing plans for all types of treatment facilities.



The Basics

General Terms

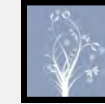
- ◇ 24-48 Hour Pre-Approval
- ◇ Variable Interest Rates Tied To Prime
- ◇ Loan Amounts & Interest Rates Based Individual Credit History and Income
- ◇ No Pre-Payment Penalties

Eligibility

Credit Rating: Applicants must have a minimum credit score of 645 or above. **Higher interest rates available for lower scores.**

Proof of Income: Verifiable income is required.

Poor/No Credit: Patients don't have to apply. Family or non-family members can apply or co-sign.



Contact Us

**CALL A
LOAN SPECIALIST
888-755-3080**

**Visit Us On-line
www.ClarkBHF.com**

**CBHF Inc.
510 S. 18th
Coeur d'Alene Idaho 83814**

REPAYMENT EXAMPLES

Repayment Option	Estimated Amount Borrowed	Monthly Payment Amount*
Interest Only	\$10,000.00	\$116.00
6 mo. Deferred Interest-Principal Only	\$10,000.00	\$100.00
Interest and Principal	\$10,000.00	\$232.00

*Based on a 5 year re-payment plan. Length of payoff time is decided by the borrower.

Examples in \$10K Increments. Loan amounts will vary depending on individual qualifications.



**Don't Stop Now
Financing is
Available for
ANY Facility
*MAKE THE CALL***

**Treatment Centers
Wilderness Camps
Drug Rehab
Transitional Care
Individual Therapy
Eating Disorders
Interventionists
Deductibles
Outpatient Care**