



Securing Financing for Behavioral Health Treatment is our Specialty

Serving Families & Individuals Since 2003

Provider Benefits

Clark takes the anxiety out of obtaining financing.

- Zero cost to providers— no sign-up fees
- Affordable payments for your clients
- Reliable revenue for your program
- Fast, easy and personalized service
- Consistent outcomes — 98% of all qualified loans close
- Timely updates for you and your clients
- Unparalleled expertise with financing behavioral health treatment
- Compassion and a sense of urgency to help your clients.

We make it easy. Just reach out to us and we will do the work.

Working with Clark

Visit

www.ClarkBHF.com

Or, if you prefer, just call or email us:

888.755.3079

team@ClarkBHF

When you contact Clark, we will make sure you and your client have the best information available to secure financing. Clark will also keep you and your client informed every step of the way- from inquiry to loan approval.



Clark Behavioral Health Financing (CBHF) is a subsidiary of Clark Custom Educational Loans Inc., a leader in therapeutic and special needs financing since 2003. CBHF is a unique "one-stop shop" financial solutions company designed to meet the needs of families and individuals seeking private treatment. Our promise is to expand the financial choices of our clients. CBHF is nationally recognized for our extensive knowledge, professionalism, dedication, and compassion. Every CBHF team member understands the value and benefit of treatment programs—and the value of a loan adviser that removes one more potential source of anxiety for a family in crisis.

QUESTIONS & ANSWERS

What types of programs and services does Clark secure financing for? As the most established, most accomplished loan advisory firm in the behavioral health industry, we know every available loan option for every conceivable program, including residential treatment centers, outpatient programs, treatment for addiction, eating disorders and co-occurring disorders; sober living; alternative therapy for depression or chronic pain; or intervention or aftercare, we have a full array of financing solutions.

Must we sign up with Clark? Do we pay any fees to Clark? There are no sign-up fees or other fees required to work with us. There is no need to enroll with us or apply. All you need to do is reach out to us so that we collect your information and provide you with marketing resources and information.

How do we refer clients to Clark? It's easy. Have your client submit an online application through our website: www.Clarkbhf.com. We're always happy to receive their inquiries via phone 888-755-3079 or email team@clarkbhf.com

Does Clark refer applicants to treatment programs or services? No, not under any circumstances would we refer a client to a treatment center or service. We are financing experts not treatment experts.

What are the requirements for getting a loan? Is it hard to qualify? Borrowers need to have a respectable credit score, verifiable income, and room within their budget for a loan payment. Our loan specialist will help every caller identify their eligibility within minutes.

What loan amounts can Clark help obtain? \$500 to \$50,000 or more depending on the borrowers eligibility. To ensure affordability and approval, our loan specialists fully consult with applicants before pursuing loan options.

What is the interest rate on a typical loan? 7.25% - 12.75% depending on credit score, credit history and financial profile. 6 month interest free offers are available. Interest rates can be as high as 22.35% for those whose credit is poor. Interest rates fluctuate with market changes, for current interest rates and loan product updates call Clark.

When does repayment begin? Repayment begins shortly after the final approval of the loan.

How soon does the funding come through? And who receives the funds? For some loans (such as those issues directly to the borrower) funds can be received in as little as two to seven days. Borrowers who receive funds directly will pay you for your services just like any other private pay client. With some loan products, funds are sent directly to the treatment facility; it can take 72hrs to two weeks for funding to be received. We let you know in advance about the lenders payment procedures and schedule.

Can an applicant apply for a loan online? Yes, applicants can apply on-line 24hrs a day, 7 days a week. Applicants can call our office Monday-Friday 8:00am-5:00pm PST for more information.

What happens if someone is not eligible for a loan, either because of their credit situation or other financial issues? We are still able and willing to help. We recommend ways they can improve their financial status, such as clearing up derogatory credit reporting or by adding a co-signer.



CLARK
behavioral health financing

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