

LENDING INSIGHTS

Specialty Loans

Specialty Loans | Custom Financing for Niche Assets (Yachts, Planes, Oil & Gas, etc.)

Through the **Osaic CapitalHub**, powered by Community Capital, the Capital Solutions Team can connect clients with lenders that specialize in financing niche and high-value assets that fall outside traditional lending categories.

Flexible Terms Overview	
Variable	Typical Terms
Structure Type	Marine, Aviation, Energy, Collector Assets, Custom Equipment
Loan Purpose	Purchase, Refinance, Bridge, or Recapitalization
Loan Amount	Typically \$250K – \$25MM+ <i>depending on asset class</i>
Amortization	3–15 years <i>(longer for certain assets or use cases)</i>
Rate Type	Fixed or Floating
Collateral	Asset-backed; often includes personal or business guarantees
Recourse	Full or Partial Recourse; Non-Recourse may be considered
Other Notes	Specialized underwriting, longer timelines, and enhanced documentation requirements

Specialty loans are highly customized credit solutions used to finance unique or non-standard assets, often requiring expert underwriting and more flexible structuring. These loans are ideal for clients whose financing needs extend beyond conventional real estate or business loans—whether they’re acquiring a luxury asset, funding a capital-intensive project, or leveraging an illiquid but valuable asset class.

Common specialty lending categories include marine and yacht loans, aircraft and aviation financing, oil & gas transactions, high-value equipment, and other bespoke financing needs. These deals typically involve deeper due diligence, asset appraisals, and lender experience in the specific asset class. Terms and structures can vary widely based on asset type, borrower profile, and use case.

Osaic’s Capital Solutions Team works closely with clients to ensure they are matched with the right lending partner—one with the sophistication and flexibility to navigate these complex transactions.

Ideal Client Use Cases

- High-net-worth individuals financing the purchase of aircraft, yachts, or collector vehicles
- Business owners acquiring specialized machinery or capital-intensive equipment
- Investors or operators engaging in oil & gas, energy, or other asset-heavy sectors
- Clients seeking bridge financing or custom loan structures not offered by traditional lenders

Specialty loans offer a differentiated opportunity for advisors to support clients in high-impact transactions that require strategic thinking, bespoke structures, and lender relationships beyond the typical banking landscape. These loans can also provide visibility into assets that are often “held away,” creating new touchpoints for planning, investment, and advisory engagement.