



Balboa Capital Becomes Qualified Lender for Carl's Jr. and Hardee's Franchise Owners

*Independent Financing Company Will Structure Franchise Financing Programs
for Carl's Jr. and Hardee's Franchisees across the United States*

IRVINE, CALIFORNIA, March 06, 2014 - Balboa Capital, a leading provider of franchise financing, announced today that it has become a qualified lender for Carl's Jr.® and Hardee's® franchisees nationwide. Balboa Capital will provide current and prospective Carl's Jr. and Hardee's franchise owners with custom-tailored financing programs for furniture, fixtures and equipment (FF&E), re-imaging initiatives and product improvement programs (PIPs). The company will also structure franchise working capital loans that can be used for daily operational needs.

"We are excited to be a qualified lender for Carl's Jr. and Hardee's franchise business owners and look forward to providing them with the flexible financing solutions they need to support further growth," said Angela Stoltenberg-Anderson, Director of Business Development for the Franchise Division of Balboa Capital's Vendor Services Group. "Our vast experience and proven success with leading quick-service restaurant brands is a valuable asset to Carl's Jr. and Hardee's franchisees. We made significant investments in personnel and web-based technology to create a next-generation franchise financing platform that offers the ultimate in convenience. Applications can be submitted online in just a few minutes, credit decisions are made in one hour or less, and funding for even the most complex transactions is delivered quickly."

Balboa Capital has a growing franchise financing team that is dedicated to its customers' transactional needs. They are able to facilitate financing programs that involve multiple equipment vendors and suppliers in a quick and efficient manner, enabling Carl's Jr. and Hardee's franchisees to focus their time and effort on running their restaurants. In addition, Balboa Capital has several revolving credit facilities with some of the largest lenders in the country, giving them the immense lending power that instills confidence among franchise business owners.

About Balboa Capital

Balboa Capital is a technology-driven financing company that provides business owners with fast, hassle-free solutions to fuel their growth and success. The company specializes in small business loans, equipment financing, commercial financing, equipment vendor financing and franchise financing. Balboa Capital developed an intuitive online platform that simplifies the entire financing process. Calculators provide instant estimates, applications can be completed and submitted in a matter of minutes, and sophisticated credit scoring technology provides instant decisions. Visit <http://www.balboacapital.com> to learn more.