ASSET FINANCING



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With asset financing, if other assets are used to help the individual qualify for the loan, they are generally not considered direct collateral on the amount of the loan. Asset financing is typically used by businesses, which tend to borrow against assets they currently own.

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Asset based lending Wikipedia

Asset-based lending is usually done when the normal routes of raising funds is not possible, such as the capital markets (selling bonds to investors) and normal unsecured or mortgage secured bank.

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Financial asset Wikipedia

A financial asset is a non-physical asset whose value is derived from a contractual claim, such as bank deposits, bonds, and stocks. Financial assets are usually more liquid than other tangible assets, such as commodities or real estate, and may be traded on financial markets.

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