

## GCP

### How can GCP help?

**A GCP stock loan allows you to obtain the cash needed to reorganize, restructure, or retire your debts.**

Tom Shareholder has a home with a 350k mortgage at 8.5% interest rate. He also has credit card debt of 75k at 12% interest rate and he wants to refi for better rate and term. Tom owns 100k shares of XYZ stock, including Mutual Funds, and believes these are sound investments that will appreciate in the years ahead. Tom also has very high balances on other credit cards, which are impacting his financial and credit health in multiple ways

With a GCP stock loan he gets a limited recourse loan at 4.25% payable interest-only payable quarterly. Tom can receive enough cash with very good interest rate and terms sufficient to refinance the house and his credit cards all at once, and still participate in the upside of his stock should they rise in value over time as he believes they will. The upside participation and tax free liquidity would have been lost if he had sold his shares into the market through his stock broker.

### Analysis

Tom obtains an 80% GCP stock loan at 4.25%, which will yield 525k in proceeds. 350k pays off the house; he now owns it free and clear. He uses 85k to pay off all credit card debt.

Tom has saved himself 10k a year just in interest expense on his house. He has also saved 3.5k per year on his credit card debt.

And, since Tom now has 90k in remaining cash from his GCP stock loan program, Tom can take the family on vacation or save towards college tuition for the children.

Have other problems or challenges? Visit our other [Solutions](#)

[APPLY TODAY](#)

