

Small Business Loan Programs

General Funding Programs Summary & Guidelines

Below is a basic summary to the funding programs:

High-Limit 0% Interest Business Credit Cards

700 fico, stated income of \$60,000 or higher per year, 45% balance to limit max, at least one revolving account of \$5,000 or higher, debt to income 40% max. No time in business, no income verification.

Low-interest Traditional Business LOC

680 fico, stated income of \$60,000 or higher per year, 45% balance to limit max, at least one revolving account of \$5,000 or higher, debt to income 40% max. No time in business, with income verification.

Low-interest SBA Loans

640 fico of all owning 20% or more, in business for 2 years, gross revenue of \$180,000 a year or higher (\$15,000 a month).

Business Acquisition & Franchise Purchase Loans

680 fico with at least 25% down based on valid business appraisal, new owner income verification of \$60,000 or higher with a current debt to income of less than 40% and balance to limit of 45% or less.

Equipment Financing & Leasing

640 fico, 1 year in business, with a high 4 or low 5 bank rating. Startup equipment financing with a 680 fico or higher plus \$60,000 or higher business owner verified income via bank statements.

Merchant Cash-Advance

550 fico, at least \$10,000 gross revenue for last 6 months, funding 1.5 to 2X gross revenue.

Purchase Order

Purchase order of \$20,000 or higher with a client of good credit rating and for finished goods only.

Invoice Factoring

Invoices that total \$10,000 or more with a business client of good credit and bank rating.

Unsecured Working Capital

Details on the pages that follow

Real Estate Investor Funding

Details on the pages that follow

Small Business Loan Programs

Unsecured Working Capital Program

The unsecured startup funding program is designed to help get your clients as much working capital as possible by utilizing the best low-interest loans and credit lines available in today's marketplace. Our expertise and lending relationships allow us to customize a plan based on specific needs. This program funds from \$25,000 to \$250,000 to start, build or grow a business.

Unsecured Startup Credit Line Program

- \$25,000 - \$150,000 or more in Total Funding
- 0% interest for 6 - 18 months
- 700+ FICO personal credit score requirement
- No income verification required
- Funds can be used multiple times for ANY purpose

Unsecured Startup Loan Program

- \$25,000 - \$150,000 or more in Total Funding
- 7.99% - 17.99% Interest | 3 - 7-year Term
- Example \$25,000 Loan | 9.99% Interest | 5-year Term | \$532 Monthly Payment
- 700+ FICO personal credit score requirement
- Must have verifiable W2 income of at least \$60,000 annual
- Direct access to CASH

Here's what your clients will get:

- Access to a designated FICO Pro-Certified Underwriter
- Customized strategic plan and lending matrix with hands-on support
- Pre-application lender compliance and info verification to ensure accuracy on applications
- Complete application processing, submission, and follow-up support for the best approvals
- Business Credit Evaluation & Recommendations – separate your personal and business credit
- Capital Management Strategies – get the most out of your working capital
- Phase II Application Assistance – get additional capital for your business in 6-12 months

We will encourage clients to utilize a combination of personal loans and credit cards to maximize their total funding amount. We will also guide clients to enter your business success program.

Small Business Loan Programs

Real Estate Investor Funding Programs

\$25,000 - \$250,000 Unsecured Loans & Credit Lines

- Working capital for down payments, rehab costs, property taxes, maintenance, utilities, property management services, homeowner's insurance, etc.
- Low-Interest Unsecured Loans & 0% Interest Business Credit Lines
- Get access to \$25,000 - \$250,000 for down-payments, rehabs,
- Use the funds for ANY purpose.
- Direct access to CASH.

FixNFlip

- To purchase and renovate an investment property to sell it.
- 90% of Purchase and Rehab Costs
- Loan to ARV: Up to 75%
- Term Length: 13 months

Construction

- An investment property or fully platted lot free-and-clear and needs capital for construction.
- Loan to ARV: 70%
- Term Length: 13 months

Cash Out

- An investment property owned free-and-clear and to leverage that property for any reason.
- Down Payment: 0% (if property is owned outright)
- Loan to As-Is Value: 50%
- Term Length: 13 months

Fix2Rent

- A single-close loan product to cover a single property for both rehab and rental.
- Property Types: SFR 1-4
- Term Length: 13 Months for Construction Loan; 30 years for Permanent Loan

Build2Rent

- An investment property free-and-clear and wants a loan to cover both construction costs and permanent rental financing.
- Property Types: SFR 1-4
- Loan Type: Construction-only refinance
- Term Length: 13 Months for Construction Loan; 30 Years for Permanent Loan