

Unsecured Business Loan Program

Great for Newer businesses to establish business credit and rebuild personal credit

- Not the best pricing option but great for short-term working capital needs- NO Prepayment penalties
- Affordable “monthly” payments
- Same day funding*
- No Industry Restrictions - Except Non-Profit
- Available in 30 States (AL, AZ, CA, DC, DE, HI, ID, IL, IN, KS, KY, LA, MD, ME, MN, MS, MO, NE, NH, NJ, NM, NC, OH, OR, SC, UT, VA, WA, WI, WY)
- No collateral needed
- No tax returns needed
- Must be in business at least 2 months
- Must have an “active business bank account”
- FICO score 500+ required
- BK is OK must be discharged
- Loan amounts \$3,500 - \$100,000
- Since this is an unsecured loan this is a higher interest loan, rates start at 9.9%

True Business Loan Program

True Business loan, does not show up on personal credit. No tax returns needed.

- Must be in business for a min of 1 year
- Must have a monthly average ledger balance of \$1,000
- Cost of money \$0.12 - \$0.35 on the dollar
- Great way to establish business credit/ loan will not show on personal credit
- Affordable “daily” micro payments except weekends and Holidays
- Terms 3 - 24 months
- Funding 1-2 business days
- No collateral needed
- No tax returns needed
- Can refi at 50% pay down to refi at lower cost and get more money out
- Must have 500+ FICO Score
- BK is OK must be discharged
- Must gross \$100,000 annual revenues
- Available in 50 States and Canada
- Loan amounts \$5,000 - \$250,000

SBA Guaranteed Business Loans 7(a)

Best rates in the business lending industry! Great for refinancing other business debt.

- Loans from \$5,000 - \$500,000
- 6% - 8.5%
- Loan terms up to 10 years- no prepayment penalty
- Must be in business 2 years
- Available in 50 States
- Minimum 640+ FICO score required
- No BK's, judgement's, foreclosure's in last 3 years
- Perfect for refinance other higher interest loans
- Funding 7-10 business days
- Affordable monthly payments
- No business plan required
- 2 years business and personal tax returns required
- Current Interim P&L statement

Truck & Trailer Financing

Sub-Prime leases, great for businesses who do not qualify for traditional bank equipment financing

- New or Used Equipment
- Down Payment as low as 5%
- Loans from \$8,000 - \$85,000
- Affordable Monthly Payments
- No FICO score minimum
- Existing businesses or start-ups (Must have 3 years industry or driving experience)
- No Mileage Restrictions
- Lease terms: 12-60 months
- Funding in all 50 States

TIP: It is a great idea to separate your personal debt from your business debt. If you have a corporation or LLC you can establish its own business credit file just like your personal since these are their own entity. The EIN (Employer Identification Number) that you file your taxes with is equivalent to your SSN (Social Security Number) True business loans help your corporation or LLC establish business credit and does not show up on your personal credit.

Good to know: In most cases we can finance a truck or trailer and also obtain a working capital loan for your day to day business expenses. Ask about our combo loans.

TIP: Know the difference between a cash advance and a true business loan. Beware of loan sharks and loan predators! In most cases cash advances have the highest cost for borrowing money since cash advances are not regulated by the same guidelines of a traditional loan. Cash advances do not help you build business credit, true business loans do. You want to start building a good business credit rating score so that your business can eventually qualify for a traditional bank loan or SBA.