

Unsecured Small Business Loan Program

In Business 3+ Months

Eligible States

AL, AZ, CA, DC, DE, HI, ID, IA, IL, IN, KS, KY, LA, MD, ME, MS, MO, NE, NH, NJ, NM, NC, OH, OR, SC, UT, VA, WA, WI, WY

Simple interest term loans, with low **monthly** ACH payments, longer loan terms and no pre-payment penalties. Great for newer businesses!

No industry restrictions, we welcome all "For Profit" businesses. (Home Based - OK)

Minimum Qualifications:

Time in Business: 3+ months w/ an active BUSINESS bank account

FICO: 500+ Credit Score We can use any owner who has at least 25% ownership

Monthly Revenue: \$3,500 gross deposited in bank stmts

Bankruptcy: Discharged OK; No open or Dismissed BK's

Business Type: No Restrictions, sole-prop OK, Home-based OK, For-Profit businesses Only

Legal Status: Must be a US Citizenship or Permanent Resident

Required Documents:

Copy of Drivers License

Voided Check

Last 3 Months Business Bank Statements

Loan Size: \$6,000 - \$75,000

Funding time: 1 - 2 business days

Loan Term: (2-10 yrs)

Payment Type: Fixed affordable monthly ACH payments

Origination Fee: 5% - 10% of the loan amount

Interest: 9%+ per annum (depending on Credit)

Prepayment: No Prepayment Penalties (Payoff sooner and save money on interest)

Collateral: Unsecured - with Borrowers Personal Guarantee

Tax Deductible: Financing Fees and interest are tax deductible

Reporting: Reports & Builds Business Credit also reports on personal credit

True Business Loan Program (Preferred Loan Program)

In Business 1+ Year

Eligible States:

All 50 States & Canada

Low document, short-term capital to help with unexpected urgent financing needs. This is by far the best program to help build business credit. Does NOT report on personal credit reports allowing you to leverage your business credit.

Minimum Qualifications:

Time in Business: 1+ Year w/ an active BUSINESS bank account

FICO: 500+ Credit Score 50% ownership required

Monthly Revenue: \$8,500 gross deposited in bank stmts

Bankruptcy: OK after 3 years, must be discharged

Legal Status: Must be a US Citizenship or Permanent Resident

Required Documents:

Copy of Drivers License

Voided Check

Last 3 Months Business Bank Statements

Loan Size: \$6,000 - \$500,000

Funding time: 1 - 3 business days

Loan Term: (3-36 months)

Payment Type: Fixed weekly payments

Origination Fee: 2.5% of the loan amount

Interest: 9.9%+ per annum (depending on Credit)

Prepayment: No Prepayment Penalties (Payoff sooner and save money on interest)

Collateral: Unsecured - with Borrowers Personal Guarantee

Tax Deductible: Financing Fees and interest are tax deductible

Reporting: Reports & Builds Business Credit

SBA Express Loan

In Business 2+ Years

Eligible States:

All 50 States

SBA loans offer longer terms, lower rates and lower monthly payments than other loan options. Best program for refinancing higher interest loans, extend your equipment loans to 10 years allowing you to have a lower monthly payment.

Minimum Qualifications:

Time in Business: 2+ Years

FICO: 660+ Credit Score 81% ownership required

Monthly Revenue: \$7,000 (Must be profitable on cash-flow analysis)

Bankruptcy: OK after 3 years, must be discharged

Background: No criminal record other than minor vehicle violations

Legal Status: Must be a US Citizenship or Permanent Resident

Required Documents:

2 - 3 Years Business & Personal Tax Returns

Interim P&L & Balance Sheet

Full list of business debt

Last 6 Months Business Bank Statements

Loan Size: \$30,000 - \$350,000

Funding time: 1 - 2 business days

Loan Term: (10 yrs)

Payment Type: Fixed affordable monthly ACH payments

Origination Fee: 4% of the loan amount

Interest: 6% - 8% per annum (depending on Credit)

Prepayment: No Prepayment Penalties (Payoff sooner and save money on interest)

Collateral: Blanket Lien on business assets

Tax Deductible: Financing Fees and interest are tax deductible

Reporting: Reports & Builds Business Credit

Line of Credit Program

In Business 1+ Year

Eligible States:

All 50 States & Canada

Every business should have a line of credit! Be ready for unexpected purchase opportunities and fund transactions you can't put on your credit card. Only pay interest when you use the line of credit.

Minimum Qualifications:

Time in Business: 1+ Year w/ an active BUSINESS bank account

FICO: 650+ Credit Score 50% ownership required

Monthly Revenue: \$8,500 gross deposited in bank stmts

Bankruptcy: OK after 3 years, must be discharged

Legal Status: Must be a US Citizenship or Permanent Resident

Required Documents:

Copy of Drivers License

Voided Check

Last 3 Months Business Bank Statements

Line Size: \$6,000 - \$100,000

Funding time: 1 - 3 business days

Loan Term: (Revolving)

Payment Type: Fixed weekly payments

Interest: 9.9%+ per annum (depending on Credit)

Prepayment: No Prepayment Penalties (Payoff sooner and save money on interest)

Collateral: Unsecured - with Borrowers Personal Guarantee

Tax Deductible: Financing Fees and interest are tax deductible

Reporting: Reports & Builds Business Credit

Truck & Trailer Financing Purchase & Refinance (CA Only)

Eligible States:

CA (Nationwide coming soon)

If you have a loan or lease with a finance company with high interest we can help refinance at a lower rate and longer term. Some owner-operators lease a truck from the broker or logistics company, we can help refinance these too! Or if you simply want to add more trucks to your business we can help with new purchases.

Minimum Qualifications:

FICO: 615+ Credit Score

No late payments on credit in last 12 months

Downpayment: 20%-30% (we can finance DP w/ business bank account)

Start-up: OK

Legal Status: We accept ITIN borrowers

Required Documents:

Copy of Drivers License

Voided Check

Last 3 Months Business Bank Statements

Most recent tax return files

Purchase Invoice w/ full Specs

Line Size: \$10,000 - \$150,000

Funding time: 3 - 5 business days

Loan Term: Up to 5 years

Payment Type: Fixed Monthly payments

Interest: 8.5%- 12.5% per annum (depending on Credit)

Prepayment: No Prepayment Penalties (Payoff sooner and save money on interest)

Collateral: Equipment being financed

Tax Deductible: Financing Fees and interest are tax deductible

Reporting: Reports & Builds Business Credit

We also offer Commercial Real Estate Financing