

FUNDING PROGRAM CHEAT SHEET





Credit Line Hybrid / Business Credit Cards

Collateral Required: Strong personal credit

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

Term: Revolving credit cards

Rates: 0% APR typically for 6-18 months, after that 5-29% APR, 9.9% success rate fee paid after funded

Credit Requirements:

- Credit score on all three bureaus 680+
- Under 40% utilization on each revolving accounts
- No more than 4-6 inquiries per bureau in the last 12 months- preferably less
- No more than 4 unsecured accounts opened in past 12 months
- No bankruptcies within the past 7 years
- No open(unpaid) collections or judgments
- No late payments in 24 months
- Seasoned bank card trade lines 2K limit + (preferred)(Must have minimum of two (2) open revolving account with a year and a half to two years good payment history)

Details: Approval amounts are typically similar to their current credit card limits. Pre-approval is a soft pull on credit.

Deal Submission requirements: Credit Line Hybrid application for soft pull OR 3 bureau credit report



Business Revenue Lending

Collateral Required: Consistent revenue verifiable through bank statements

Loan Amounts: \$10,000–\$5 Million

Term: 6–24 months

Factor: 1.10–1.45%

Credit Requirements: 500 credit score or higher, no recent bankruptcies

Details:

- At least \$10,000 in monthly gross revenue. (last 6 months business bank statements to reflect)
- Business must earn annual revenue of \$120,000 or mortgage rates Starting at Prime + 2% per year
- Time in Business – at least 6 months
- Business must do over 5 small transactions each month
- Some financial services industries are prohibited

Deal Submission requirements: Application, 6 months business bank statements

Term Loan

Collateral Required: Consistent revenue verifiable through bank statements

Loan Amounts: Approvals up to 5 Million

Term: 1–2 years, Monthly Payments Available

Rates: variable

Credit Requirements: 660 minimum FICO



Details:

- 660 Minimum FICO
- 1 Year Time in Business
- \$25,000 Deposited Monthly in a Business Bank Account or \$300,000 Annual Sales
- No BKs/Liens/Foreclosures in Last 3 Years
- Most Report to Business Credit Bureaus

Deal Submission requirements: Application, 6 months business bank statements

Line of Credit

Collateral Required: Consistent revenue verifiable through bank statements

Line Amounts: Credit Lines Up To \$250,000

Term: Revolving Credit

Rates: simple interest

Credit Requirements: 600 minimum FICO

Details:

- At least six months Time in Business
- \$8,000 Deposited Monthly in a Business Bank Account or \$300,000 Annual Sales
- 600 Minimum FICO
- Only Pay on Amount Drawn

Deal Submission requirements: Application, 6 months business bank statements



Account Receivable Financing

Collateral Required: Account Receivables

Loan Amounts: Up to 20 million

Term: variable

Rates: Interest rates under 2%

Credit Requirements: Bad Credit Accepted

Details:

- Receive an advance of 80% of your receivables
- Receive other 20% less fee after invoice is paid
- Must be from another business or government agency
- No application fees
- No revenue requirements
- Gives business owners access to cash before the 30, 60 or 90 days that it takes customers to pay their bills

Deal Submission requirements: A prepared Accounts Receivable (AR) Statement/aging sheet

Purchase Order Financing

Collateral Required: Purchase Orders

Loan Amounts: You need to fund at least \$50,000, can go as high as \$5 million

Term: variable

Rates: 2% – 5%



Credit Requirements: Bad Credit Accepted

Details:

- Secure funding for as much as 95% of purchase orders
- Easy purchase order review for approval
- No application fees
- No revenue requirements for businesses with proven products that can prove Fundability

Deal Submission requirements: Provide outstanding purchase orders needing filling

Equipment Financing

Collateral Required: Equipment purchased

Loan Amounts: Up to 10 million

Term: 36-60 months

Rates: 6.25%-25%

Credit Requirements: 620+ credit score

Details:

- Time in Business 2+ years
- Most types of equipment are acceptable
- Long Haul trucking : Need 2 units in fleet
- No PG on approved credit



Start up Program (Time in Business less than 2 years)

- Loan amount up to \$40,000
- Max term 48 months
- 700+ Personal Credit Score
- 0% down payment required
- No long haul trucks

Sales Leaseback Program

Collateral Required: Titled Equipment

Loan Amounts: based on the equipment and credit profile (both business and personal)

Term: 2 years – 6 years

Credit Requirements: 600+ minimum FICO

Details:

- Time in business- generally 2 years
- Equipment purchased within 30-45 days paid via cash or credit card
- Equipment could have been purchased via equipment vendor or private party
- Invoice needs to be dated within 30-45 days

Deal Submission requirements

- Equipment invoice
- may request business bank statements



Retirement Account Financing

Collateral Required: Previous 401K or IRA

Loan Amounts: Up to 100% of current retirement account value that's "rollable" from previous employer.

Term: 5 years, if applicable

Rates: 5.25% (Prime + 2) + fees \$3500-\$5000

Credit Requirements: none

Details:

- you are no longer contributing
- no longer employed by the issuing company
- you have a minimum of 35K in the 401k
- access cash without any penalties or tax event.
- must know the main purpose for the funds.

Deal Submission requirements: All we need from you is your most recent 401k statement.

SECURITIES

Collateral Required: Stocks, Bonds, or Other Securities

Loan Amounts: Approval Amount Up To 95% of Value

Term: Flexible Variable Rate around 5%

Rates: This program commonly offers rates of 5%.

Credit Requirements: Very bad credit accepted

**Details:**

- Get approval with no revenue requirements
- Credit line for 70 – 95% of securities value
- Most stocks and bonds accepted
- Securities remain in your name
- Keep all interest from securities and 100% of appreciation
- No prepayment penalty

Deal Submission requirements: Complete the form for a one on one consultation with a representative, submit your most recent securities statement. No defaults on any government debt including student loans, or a recent bankruptcy or foreclosure within the past 3 years

SBA

Collateral Required: 50% of loan amount

Loan Amounts: up to 5 million

Term: 10-25 year

Rates: Prime + 1% - 2.75%

Credit Requirements: 680 FICO personal credit (any that owns 20% or more of company)

Details:

- 2 years TIB
- Showing some profits on business tax returns for 2 years (no losses)
- No felonies/criminal history
- No defaults on federal loan (VA, FHA or student loan)



- US Nationals
- Enterprise value cannot exceed 15 million otherwise they are not a small business
- Funding Process 4 – 8 Weeks
- Can be used for working capital or real estate purchase
- *Acquisition Financing:*
- minimum of 680 Experian credit score
- buyer needs a history of management or ownership (of the business being acquired) in a similar or same industry.
- will need 3 years of financials from the current business owner.
- buyer will need to provide 3 years PERSONAL tax returns.
- buyer needs 10% down

Deal Submission requirements

- Application
- 2 years business tax returns
- Business plan
- Current P&L
- 4 months business bank statements

Real Estate

Collateral Required: commercial real estate

Loan Amounts: \$75,000–\$10 million

Term: 13 months up to 30 years depending on program



Rates: Rates 4.99 rate-11.99 annually

Credit Requirements: 620 or higher

Details:

To use as collateral

- Must own home or commercial property
- Physical building with tenant
- Must have equity in property
- Must have revenue

To Purchase:

- Credit score needed is based off of experience
- First time investors credit score 660+
- Minimum credit score accepted 620
- Fix n flip, Fix n hold, multi family and new construction programs available.
- No outstanding judgments, tax liens or bankruptcy in 3 years
- Must have 20-30% down payment readily available
- Cannot do primary residential
- Can fund up to 75% LTV
- Client needs to have 25% down plus closing cost

Deal Submission requirements

- Application
- Real estate sheet



- 3 months banks
- Personal financial statement

Book of Business Financing – Insurance Business

Collateral Required: Book of Business Report – Rolling 12 month break down commission by carrier

Loan Amounts: \$25,000–\$250,000

Term: up to 12 years

Rated: variable

Details:

- For acquisition, working capital or business debt restructure
- Non-SBA
- Commission based loans
- Interest-only options
- Non-SBA
- NO UPFRONT FEES

Deal Submission Requirements:

- Application
- Personal Financial Statement
- Book of Business Report
- Year to Date Profit and Loss
- Most Recent Balance Sheet
- 2 Years of Corporate Tax Returns