



## INVEST IN YOUR BUSINESS OR PAY OFF HIGH INTEREST DEBT

Are you paying more than 10% interest on your credit cards? Term Loans could help you save thousands. With low personal loan interest rates and a fixed monthly payment, you can get loans to pay off credit cards, pay off high interest debt, or make a major purchase. It only takes minutes to apply.

## WHY TERM LOANS

### ✓ Serious Savings

Borrow from \$50k-\$300k at fixed rates that start at 3.99% APR (with AutoPay)<sup>5</sup>.

### ✓ No Fees. No Catch.

No hidden fees or pre-payment penalties. What you see is what you get.

### ✓ Easy Experience

Simple online application and access to live customer support. 7 days a week.

### ✓ Better Credit

Borrowers raised their credit scores by 17 points on average when they paid off credit card debt<sup>\*\*</sup>.

# TERM LOAN UNDERWRITING GUIDELINES

**T-3** COMMERCIAL  
CAPITAL

## 5-7 YEAR TERM

Interest Rates between 3.99% - 14.99%  
Funding in 5-10 Days

Approval Amount between  
\$25,000 - \$250,000

## REQUIREMENTS

680 or Higher Personal Credit Scores  
\$50,000 + Personal Income  
Less than 40% DTI

## DOCUMENTS TO SUBMIT FOR APPROVAL

- ✓ Most Recently Filed Tax Return
  - ✓ 1 Month Paystubs
- ✓ 3 Bureau Credit Report from  
CreditCheckTotal.com

**Apply Online** ✓  
Click here to fill out the online application

T-3 Commercial Capital, Ph: 214-994-3764  
Info@t3CommercialCapital.com, www.t3CommercialCapital.com

# HOW T-3 COMMERCIAL CAPITAL COMPARES TO OTHER LOAN COMPANIES

|                      | T-3 Commercial Capital                                  | Merchant Cash Advance  | Peer to Peer Lending   | Credit Cards                 |
|----------------------|---|------------------------|------------------------|------------------------------|
| APR range            | Interest Rates 3.99%-14.99% (with AutoPay) <sup>5</sup> | 17.99% – 44.99%        | 12.99% 34.99%          | 12.00% – 22.86% <sup>6</sup> |
| Fees                 | No Fees   | 1 – 5% Origination Fee | No Fees                | 3% Balance Transfer Fee      |
| Term                 | 3, 5, or 7 years  | 3 or 5 years           | 3, 4, 5, 6, or 7 years | Rolling                      |
| Instant Pre-Approval | Yes   | Yes                    | No                     | Varies                       |
| Amount               | \$50,000 – \$250,000                                    | \$1,000 – \$40,000     | \$50,000 - \$300,000   | Varies                       |

## SO EASY

### 1 Apply

Get pre-approved online with no hidden fees and no obligation.

### 2 Consultation

Select the right products that are best for your situation.

### 3 Sign electronically and receive your funds

sign your documents and funds are sent to you by check or wire.

**Apply Online**   
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