

Selected Programs from Our Business Loan Portfolio



Effective 6/10/2025. Terms subject to change without notice.

Program Description	Target	Summary Terms / Guidelines
1. Credit Card Funding	Start-Ups	<ul style="list-style-type: none"> ➤ No time in business, collateral or revenue required Eligibility is based on the owner's personal credit strength (680+ credit score) and a clear credit report. ➤ Startups can access \$15K–\$125K+ with 0% intro APRs. ➤ Documentation required: recent credit report. ➤ Fast process: prequalification within hours, funding in days.
2. Business Credit Builder	Start-Ups – New Businesses	<ul style="list-style-type: none"> ➤ Up to \$50,000+ in business credit ➤ Documentation required: Business Tax ID (EIN) ➤ Boosts D&B credit ➤ Keeps Business Separate from Personal ➤ Fast process: prequalification within hours, funding in days.
3. Performance Loan Secure on-demand, same-day funding when needed. Approvals based on the recent performance of the business.	New Businesses	<ul style="list-style-type: none"> ➤ Up to \$3,000,000 ➤ Documentation required: 3 months business bank statements, minimum \$10,000 per month in deposits ➤ 6 to 24 month term ➤ Bad credit, OK (no minimum score). Good credit, better.
4. Business Line of Credit	New Businesses	<ul style="list-style-type: none"> ➤ Up to \$1,000,000 total line. Up to \$300,000 same day funding. ➤ Documentation required: 4 months business bank statements, minimum \$20,000 per month in deposits; 6 months in business. ➤ Monthly or weekly payment options. ➤ 12-36 month term ➤ Bad credit, OK (no minimum score). Good credit, better.
5. Term Loan (5-15 Years)	Established Businesses	<ul style="list-style-type: none"> ➤ Up to \$10,000,000 total line. Up to \$300,000 same day funding. ➤ Documentation required: 3 months business bank statements; 2 years owner(s) personal & business tax returns; minimum \$500,000 gross annual sales; P&L and Balance Sheet; business debt schedule; owner(s) personal financial statement(s); minimum 2 years in business. ➤ Low rates ➤ 2 to 10 year term ➤ 675+ credit required
6. Equipment Financing Perfect for purchasing your next piece of equipment or commercial vehicle. 150+ types of equipment financed.	Established Businesses	<ul style="list-style-type: none"> ➤ Up to \$2,500,000. ➤ Documentation required: 3 months business bank statements; 2 years owner(s) personal & business tax returns; minimum \$500,000 gross annual sales; P&L and Balance Sheet; business debt schedule; owner(s) personal financial statement(s); min. 2 years in business. ➤ Terms up to 6 years ➤ 650+ credit required ➤ Flexible monthly payment schedule ➤ Most competitive rates & terms in the equipment financing industry.



**ALLERTON BUSINESS
SOLUTIONS LLC**

Programs offered through Allerton Business Solutions LLC,
an affiliate of The Accredited Group.

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7. Merchant Processing This merchant processing platform will lower credit card processing fees, enabling business owners to save hundreds to thousands of dollars per month.	New or Established Businesses	<ul style="list-style-type: none"> ➤ Businesses that accept credit cards; e-commerce card payments; POS systems ➤ Avg Savings = \$2,500/mo. ➤ Avg Savings = \$30,000/yr. ➤ State of the Art software, terminals, user interface options. ➤ Documentation required: <u>New Business</u>: type of equipment needed. <u>Established Business</u>: 3 months bank statements; 3 months processing statements. ➤ Businesses that accept credit cards; e-commerce card payments; POS systems
8. Invoice Factoring / Merchant Cash Advance	Established Businesses	<ul style="list-style-type: none"> ➤ Converts invoices into immediate cash. ➤ Advance received upfront; balance paid (less fee) after invoice is paid. ➤ Ideal for B2B industries with 30–90 day terms (e.g., trucking, construction). ➤ Boosts cash flow and eliminates payment delays. ➤ Documentation: 4 Months Bank Statements
9. Commercial Real Estate Mortgage for Self-Employed Borrowers	Established Business Owners	<ul style="list-style-type: none"> ➤ Purchase or refinance ➤ No business tax returns required ➤ Minimum credit score 620+ ➤ Up to 80% LTV ➤ 25-30 year terms ➤ Owner-occupied commercial & investment properties ➤ No sourcing or seasoning of funds ➤ Mixed-use, retail, warehouses, office buildings, apartment buildings/complexes ➤ “No Doc” loans available (no tax returns, no income check) ➤ DSCR, Bank Statement, and Full Doc options available as well
10. Residential Mortgages for Self-Employed Borrowers	Established Business Owners	<ul style="list-style-type: none"> ➤ Purchase or refinance ➤ 2 years in business (no business tax returns required) ➤ Documentation TBD based on business type ➤ Minimum credit score 620+ ➤ Up to 90% LTV ➤ 30 year fixed and adjustable options ➤ Loan amounts up to \$4 million ➤ 12 months removed from bankruptcy or foreclosure ➤ Combination of business and personal bank statements allowed
11. Commercial Real Estate “Capital Stack” Construction or acquisition loans for developments / new commercial construction projects.	Established Real Estate Developers	<ul style="list-style-type: none"> ➤ Covers up to 85% of project costs (financing structure combining senior loans with additional sources.) ➤ Covers up to 85% of project costs ➤ Up to \$500M in funding ➤ Documentation requirements: Project Summary; Executive Summary; Equity Information (LO, GP, Preferred). No tax returns or detailed financials required for many deals. ➤ Enables developers to finance large-scale construction or acquisitions with minimal equity.