

Conventional Loans & Preferred SBA Financing

Premium capital for emerging and expanding businesses.

- ✔ **Multiple, top-tier financing programs for businesses** including SBA 7(a), SBA 504, SBA Express, Conventional Business Term Financing, and Commercial Real Estate Financing.
- ✔ **Funds can be used for any business purpose** including purchasing or constructing commercial real estate, renovations, buying or starting a business, for large amounts of working capital, opening a new location, consolidating debt, and more!
- ✔ **Competitive referral fees paid on internal and marketplace fundings** (certain exclusions apply and custom referral fee structures are available for high-volume partners).

- Business financing from **\$25,000 to \$5,000,000+**.
- Low interest **rates starting from WSJ Prime + 1.50%**.
- **650+ credit** (lower credit considered through our FAST CAPITAL program).
- **Nationwide lending footprint**, all 50 states + D.C. (no population restrictions).
- **Prequalify for financing in minutes** without an impact to credit.
- **Expedited closing and streamlined underwriting available** for loans up to \$500,000.
- **No minimum time in business** (startups considered with strong collateral, experience, and personal credit).

- **Low minimum global debt-service** coverage ratio (DSCR) of 1.25x (projection-based revenue considered).
- **Full documentation underwriting = better terms** (tax returns, PFS, financials, etc.).
- **Monthly loan repayment** and no prepayment penalty options.
- **Financing up to 100% loan-to-value (LTV)** for commercial real estate purchases is possible.
- **5 to 25-year fully amortized financing terms** are available.
- **No minimum time in business** required.
- **No collateral options** available.
- **Most business types** are eligible.