

*Nationwide  
Working Capital  
Term Program*

<b>LOAN LIMITS</b>	<ul style="list-style-type: none"> <li>• \$25,000 - \$500,000</li> </ul>
<b>LOAN TYPES</b>	<ul style="list-style-type: none"> <li>• Any business related loan that will contribute to the growth and expansion of the business within its industry.</li> </ul>
<b>MAXIMUM LTV</b>	<ul style="list-style-type: none"> <li>• No LTV Requirement (cash-flow based loan)</li> </ul>
<b>BUSINESS TYPES</b>	<ul style="list-style-type: none"> <li>• Most Businesses Considered, No Sole Prop</li> </ul>
<b>ELIGIBLE LOCATIONS</b>	<ul style="list-style-type: none"> <li>• Nationwide (all markets considered)</li> </ul>
<b>COLLATERAL</b>	<ul style="list-style-type: none"> <li>• Business Assets and Personal Guarantee/s (no real estate collateral)</li> </ul>
<b>CREDIT PROFILE</b>	<ul style="list-style-type: none"> <li>• 620 Minimum Credit Score (no foreclosures, current bankruptcies in past 7 years, no pending legal action, credit &lt;620 considered on case-by-case)</li> </ul>
<b>INTEREST RATE</b>	<ul style="list-style-type: none"> <li>• 9.99% - 21.99% (risk based)</li> </ul>
<b>TERM/AMORTIZATION</b>	<ul style="list-style-type: none"> <li>• 1 -5 Years</li> </ul>
<b>LENDER POINTS</b>	<ul style="list-style-type: none"> <li>• 3-5</li> </ul>
<b>ORIGINATION</b>	<ul style="list-style-type: none"> <li>• Up to 2%</li> </ul>
<b>PREPAY PENALTY</b>	<ul style="list-style-type: none"> <li>• None</li> </ul>
<b>OUT-OF-POCKET COSTS</b>	<ul style="list-style-type: none"> <li>• None (no underwriting fee, no appraisal fee, no commitment fee)</li> </ul>
<b>UNDERWRITING</b>	<ul style="list-style-type: none"> <li>• Business must have minimum gross revenue of \$150,000</li> <li>• Business must have been in operation greater than 2 Years (Franchise 1 year)</li> <li>• Business must have 2 or more full time employees + borrower</li> <li>• Business must have a physical (non-home) office</li> <li>• Business cash-flow must be able to service the loan payments @ 1.0% DSCR calculated as EBIDA divided by proposed annual debt service</li> </ul>
<b>SUBMISSION REQUIREMENTS</b>	<ul style="list-style-type: none"> <li>• Business Loan Application, Authorization Form, 3 Years Business Tax Returns, 1 Year Personal Tax Return, Past Yr P/L &amp; Balance Sheet, YTD P/L, 6 Months Bank Statements</li> </ul>
<b>THE NEXUS COMMERCIAL FUNDING DIFFERENCE</b>	<ul style="list-style-type: none"> <li>• Nationwide Program</li> <li>• No Prepayment Penalties</li> <li>• No Out-of-Pocket Expenses</li> <li>• Closings within 10 Business Days</li> <li>• This is <i>not</i> a merchant cash advance, factoring or credit card processing loan program</li> </ul>



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