

## Business Loan Product Summary – Requirements & Documents

	REVENUE-BASED LOAN & MERCHANT CASH ADVANCE	EQUIPMENT FINANCING	PERSONAL & START-UP LOAN	SBA 7(a) LOAN	BUSINESS TERM LOAN	BUSINESS LINE OF CREDIT
APPROVAL AMOUNTS	\$20,000 - \$5,000,000	\$20,000 - \$5,000,000	\$20,000 - \$500,000	\$250,000 - \$5,000,000	\$10,000 - \$250,000	\$5,000 - \$55,000
TERM LENGTH	3 to 18 Months	1 to 5 Years	1 to 5 Years	5 to 25 Years	2 to 10 Years	6, 9, or 12 Months
MINIMUM CREDIT SCORE	None	580	700 Experian	680	500	550
ANNUAL REVENUE REQUIRED	\$360,000 (\$30K per month)	\$360,000 (\$30K per month)	\$50,000 (Taxes or Paystubs)	\$500,000 (Must show at least 10% profit)	\$240,000 (\$20K per month)	\$240,000 (\$20K per month)
TIME IN BUSINESS	1 Year	1 Year	0 Months (Requires At Least 5 Tradelines)	2 Years	3 Months	2 Years
COST OF CAPITAL	Medium/High 1.20 to 1.49 Factor Rate	Low/Medium 6%-35%	Low 6%-18%	Low 5%-9%	Medium/High 25% to 75%	Medium 15%-30%
TIME TO APPROVE	24 Hours (Same Day Funding)	1 to 2 Days (1-3 Days to Fund)	24 Hours (1-2 Weeks)	3-5 Days (1-3 Months to Fund)	24 Hours (Same Day Funding)	24 Hours (Same Day Funding)
IMPORTANT DETAILS	<ul style="list-style-type: none"> <li>• Approvals of 50%-150% of Average Monthly Sales</li> <li>• Daily or Weekly Payments</li> <li>• All Industries Qualify</li> </ul>	<ul style="list-style-type: none"> <li>• Approvals from 100%-200% of Average Monthly Sales</li> <li>• Monthly Payments</li> <li>• 60%-95% Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Less than 35% Utilization</li> <li>• Minimal Recent Inquiries</li> <li>• Strong Credit History</li> <li>• No Recent Negative Items</li> </ul>	<ul style="list-style-type: none"> <li>• Requires Strong Credit History</li> <li>• Requires Profit on Taxes</li> <li>• No Excessive Business Debt</li> <li>• Certain Industries Eligible</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly Payments</li> <li>• Available in 30 States</li> <li>• Early Payment Discounts</li> <li>• Can Be Used to Refinance</li> </ul>	<ul style="list-style-type: none"> <li>• Revolving Line of Credit</li> <li>• Pay Only for Funds Used</li> <li>• Weekly Payments</li> <li>• Existing Loans Allowed</li> </ul>
DOCUMENTS REQUIRED FOR PRE-APPROVAL	<ul style="list-style-type: none"> <li>• Business Loan Application</li> <li>• 4-6 Months of Business Bank Statements</li> <li>• 4-6 Months of Credit Card Processing/Merchant Statements (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• Business Loan Application</li> <li>• 4-6 Months of Business Bank Statements</li> <li>• Copy of Equipment Invoice</li> </ul>	<ul style="list-style-type: none"> <li>• On-line Loan Application</li> <li>• <u>If Approved:</u></li> <li>• Tax Returns</li> <li>• Analyst Phone Call</li> <li>• Bank Statements</li> <li>• Pay Stubs</li> <li>• Utility Bill</li> </ul>	<ul style="list-style-type: none"> <li>• SBA Loan Application</li> <li>• 12 Months of Bank Statements</li> <li>• 2 Years of Business Taxes</li> <li>• 2 Years of Personal Taxes</li> <li>• YTD Financials (Profit &amp; Loss, Balance Sheet)</li> <li>• Copy of Recent Credit Report</li> </ul>	<ul style="list-style-type: none"> <li>• Business Loan Application</li> <li>• 3 Months of Business Bank Statements</li> <li>• Phone Call with Analyst</li> </ul>	<ul style="list-style-type: none"> <li>• Business Loan Application</li> <li>• 4 Months of Business Bank Statements</li> <li>• Driver's License</li> <li>• Voided Check</li> </ul>