



Unsecured Funding Programs and Requirements **5-7 Year Term Loan**

Key Points:

- ✓ **\$50K-\$500K** (cash into personal account)
- ✓ **9-15% APR** (fully amortized) ✓
- Funding in 7-10 business days** ✓
- Reports to personal credit**

- ✓ **680 minimum personal credit score** (across all 3 credit bureaus)
- ✓ **\$50K** or more in personal income (for the past 2 years showing on personal tax returns)
- ✓ **(DTI) Debt to Income Ratio** below **40%**

Requirements:

- * The better the credit scores, the lower the fixed interest rate
- * Funding amount is driven by personal credit strength and personal income shown on personal 1040 tax returns & DTI.

Business Lines of Credit (Received in Credit Cards)

Stated income

Key Points:

- ✓ **\$50K-\$150K**
- ✓ **0% interest** for 6-12 months
- ✓ **Receive cards in 7-15 days**
- ✓ **Reports only to business** ✓

Requirements:

- ✓ **700 minimum personal credit score**
- ✓ Business registered with state ✓
- Revolving utilization below **30%**

**** Clients Should Have 5 Years of Credit History***

- * Funding amount is based on credit strength & revolving utilization.

Benefits Of Using Tara Loans

- √ Unsecured funding (no collateral)
- √ One page application
- √ Pre-Approval within 24hrs
- √ No industry restrictions on what funds are used for

**** Clients Should Have 5 Years of Credit History***