



Sandbar Fund

BUSINESS FINANCING
SOLUTIONS ·
NATIONWIDE

\$15M+
MAX
FUNDING

100+
TRADITIONAL
BANKS /
PARTNERS

**1-
Day**
MIN.
APPROVAL

500+
MIN.
CREDIT
SCORE

Sandbar Fund is a family-owned business financing company that covers the full spectrum of business funding — working capital, lines of credit, SBA loans, equipment financing, unsecured funding, and commercial real estate. Think of us as your encyclopedia for capital. We partner with **100+ traditional banks and lenders** because your business deserves real options, not a one-size-fits-all answer. When you call us, you get a real person who knows your name and understands your business. We're not just here for one transaction — we want to be the first call you make every time your business needs capital, whether that's today, next year, or ten years from now.

sandbarfund.com

APPLY ONLINE · FREE CONSULTATION



Lines of Credit

★ TOP PICK

36-Month Unsecured LOC

- ◆ **Amount:** Up to 75% of Annual Revenue
- ◆ **Rate:** Starting at 10% APR
- ◆ **Revolving Period:** 36 Months
- ◆ **Payments:** Weekly or Monthly
- ◆ **Initial Draw:** \$1,000 to activate
- ◆ **Closing:** As fast as 1 Business Day

REVOLVING

Revolving Line of Credit

- ◆ **Payback:** 6–24 Months
- ◆ **Monthly Rate:** 0.55%–4.5%
- ◆ **Collateral:** None Required
- ◆ **Max Amount:** No Limit
- ◆ **Payments:** Weekly or Monthly
- ◆ **Closing:** As fast as 1 Business Day

INTEREST ONLY

Interest-Only Business LOC

- ◆ **Amount:** \$25K–\$150K
- ◆ **Rate:** Prime + 2–10%
- ◆ **Payments:** Monthly Interest-Only
- ◆ **Collateral:** None Required
- ◆ **Funding Time:** 10–20 Business Days

Minimum Qualifications — Lines of Credit: 1+ Year in Business (6 mo. for some programs) · 550–650+ Credit Score · \$100K+ Annual Revenue · Last 6 Months Bank Statements · Strong Cash Flow / Minimal NSF's



Traditional Term Loans

★ BEST RATE

Unsecured Fixed-Rate Term Loan

- ◆ **Term:** 3–5 Years
- ◆ **Amount:** Up to \$15,000,000
- ◆ **Rate:** As low as 12% APR
- ◆ **Collateral:** None Required
- ◆ **Funding Time:** 3 Weeks Minimum
- ◆ **Payments:** Fixed Monthly

UP TO \$15M

Unsecured Working Capital Loan

- ◆ **Payback:** Up to 5 Years
- ◆ **Factor Rate:** As low as 1.04
- ◆ **Max Amount:** Up to \$15,000,000
- ◆ **Collateral:** None Required
- ◆ **Credit Score:** No Minimum
- ◆ **Funding:** As fast as 1 Business Day

DIVERSE-LED

Revenue-Based Financing

- ◆ **Amount:** \$50K–\$15M
- ◆ **Term:** 2–5 Years
- ◆ **Repayment:** 3–9% of Monthly Revenue
- ◆ **Revenue Req.:** \$1M+
- ◆ **TIB:** 12–18+ Months
- ◆ Women, POC, Veterans & LGBTQIA+ eligible

Minimum Qualifications — Term Loans: 1+ Year in Business (6 mo. for some programs) · 500+ Credit Score · \$10K–\$20K Avg. Monthly Revenue · Last 4–6 Months Bank Statements · No Recent Bankruptcies or Excessive NSF's



SBA Loans

UP TO \$15M

SBA 504 — Collateralized

- **Term:** 10–15 Years
- **Max Amount:** \$15,000,000
- **Rate:** Prime + 2–5%
- **Collateral:** Required
- **Funding Time:** 10–60 Days
- **Use:** Major fixed assets, real estate, large equipment

UP TO \$5M

SBA 7(a) — Collateralized

- **Term:** 10 Years
- **Max Amount:** \$5,000,000
- **Rate:** Prime + 2–3%
- **Collateral:** Required
- **Funding Time:** 10–60 Days
- **Use:** Working capital, expansion, real estate, equipment

NO COLLATERAL

Streamlined Unsecured SBA Loan

- **Term:** 10 Years
- **Max Amount:** \$150,000
- **Rate:** Prime + 2–5%
- **Collateral:** None Required
- **Funding Time:** 10–60 Days

NO COLLATERAL

Unsecured SBA 7(a) Small Loan

- **Term:** 10 Years
- **Max Amount:** \$500,000
- **Rate:** Prime + 2–5%
- **Collateral:** None Required
- **Funding Time:** 10–60 Days

Minimum Qualifications — SBA Loans: 2+ Years in Business · 650–680+ Credit Score · \$250K+ Annual Revenue · P&L, Tax Returns & Balance Sheet Required · Closing Costs: 2–5%



Real Estate Financing

FIX & FLIP

Hard Money Bridge Loans

- **Amount:** \$100K+ · No Maximum
- **LTV:** 65%–80% (up to 100% rehab)
- **Term:** 6–24 Mo. · Interest Only
- **Rate:** 9%–12% · Closing: 2–4 Wks
- Foreign Nationals eligible

LONG-TERM RENTAL

Rental Investment Loans

- **Amount:** \$100K+ · No Maximum
- **LTV:** 70%–80% Purchase / 60%–75% Refi
- **Term:** 5–30 Years
- **Rate:** 6%–14% · Closing: 3–4 Wks
- Min. Property Value: \$150K

COMMERCIAL

Commercial Property Loans

- **Amount:** \$100K+ · No Maximum
- **LTV:** 70%–75% income / 50%–70% vacant
- **Term:** 5–30 Years
- **Rate:** 8%–18% · Closing: 3–4 Wks
- Foreign Nationals eligible

NEW CONSTRUCTION

Ground-Up Construction Loans

- **Amount:** \$100K+ · No Maximum
- **LTC:** 75%–85% std / 55%–75% high-risk
- **Term:** 6–24 Mo. · Interest Only
- **Rate:** 8%–16% · No Prepay Penalty
- **Closing:** 3–6 Weeks

INCOME PROPERTY

Income-Producing RE Loans

- **Amount:** \$50K+ · No Maximum
- **Terms:** 3-Yr / 5-Yr Hybrid · 25-Yr Fixed
- **Rate:** 9%–12.75% · DSCR: 1.25x
- Not available in HI or Puerto Rico

EQUITY ACCESS

HELOC & Cash-Out Refinancing

- **HELOC LTV:** 50%–85%
- **Rate:** 5%–13% APR
- **Term:** Up to 30 Years
- **Credit Score:** 600+ preferred
- **Closing:** 1–5 Weeks

Real Estate General Requirements: No Maximum Loan Amount · Min. Property Value \$150K · Prepayment penalties vary by product · Environmental review on income-producing loans · Asset-backed: 50–125% LTV



Quick Qualification Reference

Lines of Credit

TIME IN BIZ	1+ Year
CREDIT SCORE	550–650+
ANNUAL REVENUE	\$100K+
BANK STMTS	6 Months

Term Loans (3–5 Yr)

TIME IN BIZ	1+ Year
CREDIT SCORE	500+
MAX AMOUNT	Up to \$15M
RATE FROM	12% APR

Working Capital

CREDIT SCORE	No Minimum
COLLATERAL	None Required
FACTOR RATE	From 1.04
FUNDING	As Fast as 1 Day

SBA Loans

TIME IN BIZ	2+ Years
CREDIT SCORE	650–680+
ANNUAL REVENUE	\$250K+
MAX AMOUNT	Up to \$15M

Equipment Financing

CREDIT SCORE	600+ Preferred
PAYBACK	36–84 Months
RATE	8%–20% APR
CLOSING	3–4 Weeks

Real Estate

MIN. PROP. VALUE	\$150K
LTV RANGE	50%–85%
MAX AMOUNT	No Maximum
CLOSING	1–6 Weeks



Sandbar Fund

FAMILY-OWNED
SERVING BUSINESSES NATIONWIDE