

Sub Debt

Unique Benefits

- \$10 Million Max Funded Amount
- 1 - 2 Year Terms
- Approved Amount Based on Cash Flow
- Rates Starting at 15% - Up to 24 Month Terms
- Subordinate 2nd Lien Behind Senior Lender
- No Collateral coverage, No equity, No warrants, & No covenants

Qualifications

- 1 Year Time in Business
- 600+ FICO
- \$1 Million in Annual Sales

Line of Credit

Unique Benefits

- \$750,000 Max Line of Credit
- Approved Amount Based on Cash Flow
- Same Day Funding Available
- Only Pay for What You Use
- Weekly/Monthly Payments
- True Revolver; Each Payment Frees Up Additional Available Funds

Qualifications

- 1 Year Time in Business
- 600+ FICO
- \$500,000 Annual Sales or \$40,000 Deposited Monthly
- Business Bank Account

Term Loan

Unique Benefits

- \$10 Million Max Funded Amount
- 1 - 2 Year Terms
- Weekly/Monthly Payments
- No Prepayment Penalty
- Refinance up to 2 Loans
- Could Report to Business Credit

Qualifications

- 2 Years Time in Business
- 600+ FICO
- \$500,000 Annual Sales or \$40,000 Deposited Monthly
- Business Bank Account

Cash Flow Financing

Unique Benefits

- \$10 Million Max Funded Amount
- Approved Amount Based on Cash Flow
- Same Day Funding Available
- 6 - 24 Month Terms Available
- Daily/Weekly/Monthly Payments
- Early Payoff Discounts Available

Qualifications

- 1 Year Time in Business
- No Minimum FICO
- \$500,000 Annual Sales or \$40,000 Deposited Monthly
- Business Bank Account

SBA Loan

Unique Benefits

- \$5 Million Max Funded Amount
- Approvals: 1-5 Days, Funding 4-10 Weeks
- **SBA 7a**: 10 Year Term **SBA 504**: 25 Year Term
- Rate: Prime + 1% - 2.75%
- Monthly Payments
- No Prepayment Penalty
- Reports to Business Credit Bureaus

Qualifications

- 2 Years Time in Business
- 660+ FICO
- \$40,000 Deposited Monthly in Business Bank Account or \$500,000 Annual Sales
- No BKs/Liens/Foreclosures in Last 3 Years

Equipment Financing

Unique Benefits

- \$5 Million Max Funded Amount
- 1 - 5 Year Terms
- Rates Start at 7%
- 100% Financing Available
- Purchase & Leasing Options
- Vender & Private Sales

Qualifications

- 1 Year Time in Business
- 550+ FICO
- Business Bank Account Required
- **Invoice Required**

Account Receivable Line of Credit

Unique Benefits

- Facility Size: \$100,000 - \$100,000,000
- Revolving Line of Credit
- Line of Credit Amount Fluctuates as outstanding A/R Fluctuates
- Rates Starting at Prime + 2%
- Up 95% Financing of Current A/R
- 7+ Days Application to Funding

Qualifications

- 1 Year Time in Business
- No Minimum FICO
- \$1 Million in Annual Sales
- **\$250,000+ in A/R on Short Terms**

Inventory Line of Credit

Unique Benefits

- Facility Size \$100,000 - \$10,000,000
- Revolving Line of Credit
- Line of Credit Amount Fluctuates as Inventory Fluctuates (up and down)
- Rates Starting at Prime + 2%
- Up to 85% Financing of Inventory Liquidation Value
- 7+ Days Application to Funding

Qualifications

- 1 Year Time in Business
- No Minimum FICO
- \$1 Million in Annual Sales
- **\$1 Million in Current Inventory**