



Business Loan Product Summary – Requirements & Documents

	REVENUE-BASED LOAN & MERCHANT CASH ADVANCE	EQUIPMENT FINANCING	PERSONAL & START-UP LOAN	SBA 7(a) LOAN	BUSINESS CASH ADVANCE REFINANCE/CONSOLIDATION
APPROVAL AMOUNTS	\$20,000 - \$5,000,000	\$20,000 - \$5,000,000	\$20,000 - \$500,000	\$250,000 - \$5,000,000	\$50,000 - \$5,000,000
TERM LENGTH	3 to 18 Months	1 to 5 Years	1 to 5 Years	5 to 25 Years	3 to 15 Months
MINIMUM CREDIT SCORE	None	580	700 Experian	680	550
ANNUAL REVENUE REQUIRED	\$360,000 (\$30K per month)	\$360,000 (\$30K per month)	\$35,000 (Taxes or Paystubs)	\$500,000 (Must show at least 10% profit)	\$600,000 (\$50K per month)
TIME IN BUSINESS	1 Year	1 Year	0 (Requires At Least 5 Tradelines)	2 Years	1 Year
COST OF CAPITAL	Medium/High 1.20 to 1.49 Factor Rate	Low/Medium 6%-35%	Low 6%-18%	Low 5%-9%	Medium/High 1.20 to 1.49 Factor Rate
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)	1 to 2 Days (1 to 3 Days to Fund)
IMPORTANT DETAILS	<ul style="list-style-type: none"> Approvals of 50%-150% of Average Monthly Sales Daily or Weekly Payments All Industries Qualify 	<ul style="list-style-type: none"> Approvals from 100%-200% of Average Monthly Sales Monthly Payments 60%-95% Financing 	<ul style="list-style-type: none"> Less than 35% Utilization Minimal Recent Inquiries Strong Credit History No Recent Negative Items 	<ul style="list-style-type: none"> Requires Strong Credit History Requires Profit on Taxes No Excessive Business Debt Certain Industries Eligible 	<ul style="list-style-type: none"> No Default History No Loans within 30 Days Balances Should Not Exceed Monthly Revenue
DOCUMENTS REQUIRED FOR PRE-APPROVAL	<ul style="list-style-type: none"> Business Loan Application 4-6 Months of Business Bank Statements 4-6 Months of Credit Card Processing/Merchant Statements (if applicable) 	<ul style="list-style-type: none"> Business Loan Application 4-6 Months of Business Bank Statements Copy of Equipment Invoice 	<ul style="list-style-type: none"> On-line Loan Application <p><u>If Approved:</u></p> <ul style="list-style-type: none"> Driver's License Bank Statements Tax Returns Pay Stubs Utility Bill 	<ul style="list-style-type: none"> SBA Loan Application 12 Months of Bank Statements 2 Years of Business Taxes 2 Years of Personal Taxes YTD Financials (Profit & Loss, Balance Sheet) Copy of Recent Credit Report 	<ul style="list-style-type: none"> Business Loan Application 6 Months of Business Bank Statements Business Debt Schedule (Balances of Loans) 1st Page of Contracts for Each Outstanding Loan



Business Loans – Frequently Asked Questions

- Where can I submit a loan request?** Via e-mail to deals@ajcapitalfunding.com
- Where do you offer financing?** In all 50 states, Canada, and Puerto Rico.
- What type of businesses do you finance?** It will vary depending on the loan program, but we have options for every industry. We do NOT offer venture capital, purchase order financing, or loans based on business plans/projections.
- How much financing can I receive?** All loans are based on capacity of repayment, as shown through bank statements, tax returns, and/or credit history. We will always approve for the maximum possible amount, ranging from \$20K to \$5MM.
- Are there any fees associated with your loans?** There are never any upfront application fees. For certain loans, there may be origination/processing fees which would be disclosed on a contract and only deducted after funding.
- Do you conduct a hard or soft credit pull?** This varies depending on the loan type. Typically, a soft inquiry is done initially for a pre-approval. Once an offer has been accepted, a hard inquiry is done. In some cases, only soft inquiries (or no credit checks) are done.
- Why should I work with us?** Since 2017 we have been assisting business owners and real estate investors obtain financing nationwide. Our wide variety of loan programs ensures we can help find the best financing option for you.
- Do you work with brokers/referral partners?** Yes, we do. Please contact ajcapitalfunding.com for more information.