

1 TO 5 YEAR TERM LOANS

INDICATED GENERAL CREDIT CRITERIA

<u>Borrower FICO</u>	<u>660+</u>
<u>Business Revenue (most recent tax return year)</u>	<u>\$150,000+</u>
<u>Business Net Income (at least 1 of last 2 tax return years)</u>	<u>10%-30% Profitable</u>
<u>Years in Business</u>	<u>2 Years</u>
<u>Bankruptcies (Business and/or Personal) At Least</u>	<u>7 Years Ago</u>
<u>Tax Liens (Business and/or Personal)</u>	<u>Not Accepted</u>
<u>Judgments or Criminal Activity</u>	<u>No Prior History</u>
<u>No Sole Proprietorships</u>	<u>Must be LLC or Corp</u>

REQUIRED DOCUMENTATION (FOR ALL APPLICATIONS)

- Signed Loan Application
- 2 Years Business Tax Returns
- 1 Year Personal Tax Return
- 6 Months Business Bank Statements
- Business Debt Worksheet (If there are existing business loans)
- Financial Statements (P&L and Balance Sheet) – for \$150K+

VERIFICATION DOCUMENTS (AS NECESSARY)

- Personal Bank Statement (most recent)
- Driver's License

IMPORTANT INFORMATION

- Approval time 2-4 Business Days
- Ineligible Industries: Construction, Transportation & Warehousing
- Net income should show 10%-30% profit relative to Gross Revenue

INTEREST

5.9% to 20.9%

AMOUNTS

\$25,000 - \$500,000

