



Anything Commercial
Commercial & Business Funding

Business Financing Programs



Revenue Based Business Loan

Program Highlights

- No Collateral
- No Credit Requirements
- Liquid Cash Deposited Into Your Account Within 2-3 Business Days
- Receive Up To 100% Of Your Average Monthly Deposits
- Up To 18 Month Terms
- Daily/Weekly Payment Plans
- Prepayment Discounts
- Businesses With Tax Liens Approved

Required Documents

- 4 Most Recent Business Bank Statements
- Company Application
- Debt Schedule



Unsecured Personal Term Loan

Program Highlights

- * Up to \$300,000 Funding Range
- * Liquid Capital Deposited Into Account Within 5-7 Days
- * No Collateral
- * No Pre-Payment Penalty
- * Interest Range 6%-20%
- * 3-5-7 Year Terms
- * Retired Applicants Approved
- * Consolidate Credit Card Debt

Requirements

- * Minimum 650 FICO
- * DTI (Debt To Income) Ratio Must Be Under 40%
- * Must Show \$20,000 Taxable Income

Required Documents

- *Color Copy Of Drivers License (front and back) (all four corners visible)*
- *Most Recent Personal Tax Return*
- *W-2 (if employed)*
- *2 Most Recent Pay Stubs (if employed)*
- *3 Most Recent Personal Bank Statements*
- *USF Fee Agreement*



Unsecured Business Working Capital - Debt Refinance Term Loan

Program Highlights

\$30,000 to \$350,000

7-8% Interest

10 Year Term (monthly payment)

No Prepayment Penalty

Requirements

Minimum 650 FICO

No bankruptcies or foreclosures in the last 3 years

No collections, liens, or late payments (within 30 days)

No felonies

No delinquencies and/or default on government loans

Minimum 2 years in business



Unsecured Business Term Loan

Program Highlights

\$30,000 to \$200,000

6.99% to 26.99% Fixed Interest

2 to 5-Year Repayment Terms (monthly payment)

No Prepayment Penalty

Requirements

Minimum 650 FICO

No bankruptcies or foreclosures in the past 3 years

No outstanding tax liens

Minimum 2 years in business



Commercial Real Estate/Business Expansion Loan

Program Highlights

\$500,000 to \$5 Million

Prime Rate Plus 1.5% to 2.75% Interest (Fixed and Variable Rates)

Financing Up To 90%

25-Year Term (monthly payment)

No Prepayment Penalty After 3 Years

Requirements

Minimum 685 FICO

Sufficient personal and business cash flow to service all debt payments

No bankruptcies or foreclosures in the last 3 years

No collections, liens, or late payments (within 30 days)

No felonies

No delinquencies and/or default on government loans

Minimum 2 years in business



Unsecured Business Credit Cards

Program Highlights

- **Receive Up To \$300,000**
- **0% Interest For 12 Months**
- **No Upfront Fees**
- **No Collateral**
- **Stated Income**
- **Start-Up Businesses Welcome**
- **Tradelines Do Not Report Personally**
- **Builds Up Business Credit**

Requirements

- **700 Credit Score (Experian, Equifax, Transunion)**
- **Under 30% Credit Utilization On Personal Cards**
- **Under 10 Hard Inquiries Within 12 Months**
- **No Late Payments For At Least 6 Months**
- **Seasoned Primary Personal Tradelines**
- **No Public Records**
- **No Collections**

Documents Needed To Proceed

- **Tri-Merge Credit Report From Experian.com**
- **Two Most Recent Business Tax Returns (Optional)**

Additional Information

- **Higher The Credit Extended Personally The Higher The Amount Approved**
- **Once Cards Are Seasoned For 6 Months You Will Be Eligible For Balance Transfer Checks At 0% And Have The Option Of Increasing The Tradelines**
- **Profitable Businesses Over The Last Two Years It Will Be Eligible For An Additional \$50,000 - \$100,000 Check Book Paper Line (Last 2 Years Of Business Tax Returns Required)**
- ***There Are Points Associated Which Will Be Deducted From The Cards Upon Receiving Them**



Invoice Factoring/Purchase Order Loan

Program Highlights

- 80-90% Of The Invoice Amount Up Front The Day It Is Issued
- Rates As Low As 2% Over 30 Days
- Program Is Based Off Of Your Customers Business Credit
- Criteria Is Not Based On Your Personal Credit Score
- No Minimum Length Of Time In Business
- Sub-Contractors, Construction Related Clients, And Health Care Clients Approved

Requirements:

- Invoiced Customers Must Be B2B (business to business)
- Customers Must Have Good Established Business Credit

Required Documents

- *Executed Application Required Documents*
- *Aging A/R Report*
- *Aging A/P Report*
- *3 Months Of Most Recent Business Bank Statements*
- *Sample Invoice With Backup Documentation (IE, Proof Of Delivery, Time Sheets Or Performance Reports)*



Business Line of Credit

Loan Amount, Term and Interest Rates

\$2,500 - \$250,000* (*monthly payment*)

6 Month Term – starts at 8%

12 Month Term – starts at 15%

***In order to qualify for the maximum \$250,000, business must be open for 3 years and minimum \$2,000,000 in sales annually.**

This is how it works:

- Each time they draw from the line, they will pay it back in 6 or 12 equal monthly installments plus interest (depending on what term they choose when they draw)
- The line will increase as they use it and establish a payment history
- There are no fees to keep the line open
- Monthly Payment
- No Pre-Payment Penalties
- Only pay interest for the months that they use

Guidelines

Time in Business – 1 year

Minimum Annual Sales - \$150,000

Minimum FICO – 600

No more than 2 outstanding loans or lines of credit

No more than 3 negative days in the last 90 days

Monthly Payment

Industries – Most Industries Considered EXCEPT Non-Profit Companies, Used Auto Dealerships, Lenders and Financial Institutions, Check Cashing, Adult Entertainment, Gambling and Marijuana

Documents Required

Completed Business Loan Application

Last three months of business bank statements

Clear copy of DL (front and back)

Time to Close – 48 Hours



Inventory Line of Credit

Facility Size - \$100,000 - \$5,000,000

Term – 30 Days – 120 Days (Revolving Line of Credit)

Interest Rate – 1.5% - 2.5% per month

Guidelines

Time in Business – 2 years

Minimum Annual Sales - \$2,000,000

Minimum FICO – None

Minimum Gross Margin – 20%

Must Have Positive Net Income for Each of the Last 3 Years

Minimum Shareholders Equity \$500,000 Less Intangibles and Intercompany Loans

No Outstanding Tax Liens, Judgments or Bankruptcies

Company Gross Revenue and Net Worth are at Least 3X Greater Than the Amount Requested

Documents Required

Balance Sheet (Last 3 years)

Income Statement (Last 3 years)

Matching Tax Returns (Last 3 years)

2018 YTD Interim Financial Statements (Balance Sheet and Income Statement)

Last six (6) Months of Bank Statement (All pages)

Current Interim Accounts Receivable Aging Report

Current Interim Account Payable Aging Report

Please provide a general business description and summary of business plans and goals; History and years in business; Why you are seeking a revolving facility; Describe whom you are buying products and services from; Describe finished product(s) and services and the companies you sell to.

Time to Close – 2 – 4 Weeks



Revolving Accounts Receivable Line of Credit Asset Based Lending

Facility Size - \$250,000 - \$5,000,000

Term - 12 Months Revolving

Interest Rate - 9.99% - 18.99%

Guidelines

Time in Business – 2 years

Minimum Annual Sales - \$1,000,000

Minimum FICO – 620

Market Segment – Business to Business Sales

Documents Required

Completed ABL Application

Last 2 Years of Business Tax Returns

Last 2 Years of Financials: Profit & Loss, Balance Sheet and Cash Flow Statement

2018 YTD Financials: Profit & Loss, Balance Sheet and Cash Flow Statement

12 Months of Bank Statements

12 Months Customer Transaction Report (Invoice Data – Detailed)

Current Accounts Receivable Aging Report and same month for prior year

Current Accounts Payable Aging report and same month for prior year

Voided Check

Top Industries:

Manufacturing

Distribution

Business Services

Wholesale

Transportation

Restricted Industries:

Healthcare

Construction

Progress Billing

Unperformed Work

Legal Services

Restricted States:

California

North Dakota

South Dakota

Nevada

Vermont

Time to Close – 2 Weeks



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*Medical
Accounts Receivable
Financing*



MEDICAL ACCOUNTS RECIEVABLE FINANCING

Advance Rate:

Up to 70% - 80% of Estimated Collectable Value, determined by using industry standards and collection history.

Factor Fee:

1.5% - 2.5%* of ECV for the first 30 days and a daily prorated rate thereafter. **Does not include USF fee*

This fee depends on the procedures performed, monthly billing, and strength of the client.

Example:

You submit a claim that is estimated to collect \$100. Within 72 hours you're advanced \$75 (75% advance rate) on this claim.

If the claim is paid by the insurance provider within 30 days the lender will be entitled to their advance (\$75) plus their factor fee (2% of \$100 = \$2.00) and send the remainder (\$23) to you.



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Business Line Of Credit

BUSINESS LINE OF CREDIT

FOR BRICK & MORTAR RETAIL STORES,
HOSPITALITY, MEDICAL, AND DENTAL OFFICES
RESTAURANTS (INCLUDING FAST-FOOD) | BARS & TAVERNS |
CATERERS | BAKERIES & CAFES | LIQUOR STORE | HOTEL | MOTELS |
BED & BREAKFAST INNS | RETAIL STORES | AUTO REPAIR & SERVICE |
SALON & SPAS | MEDICAL AND DENTAL OFFICES

HIGHLIGHTS

FROM \$5,000 - \$175,000 FOR ONE LOCATION
UP TO \$300,000 FOR TWO OR MORE LOCATIONS
6 - 14 MONTH TERMS
RATES START AT 15%
NO PRE-PAYMENT PENALTIES (PAY OFF ANYTIME FOR INTEREST
SAVINGS)
NO FEES TO KEEP THE LINE OPEN

GUIDELINES

MUST HAVE A BRICK AND MORTAR LOCATION
TIME IN BUSINESS - 1 ½ YEAR MINIMUM (SAME OWNERSHIP AND
LOCATION)
MINIMUM ANNUAL SALES - \$300,000
MINIMUM FICO - 600
MINIMUM BANK STATEMENT ENDING BALANCE \$2,500
UP TO 2 CASH ADVANCE POSITIONS OR SHORT TERM LOANS MUST BE
PAID OFF FROM LOC FUNDS (BORROWER MUST NET 50% AFTER CASH
ADVANCES ARE PAID OFF)

REQUIRED DOCUMENTS

BUSINESS BANK STATEMENTS
LAST 12 MONTHS



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*Commercial Contractor
Materials & Supplies
Financing Program*

Commercial Contractor Materials & Supplies Financing Program Overview

What We do | We provide 120-day material financing terms to commercial contractors.

The Problem

Let's face it, the cash conversion cycle most contractors face is broken. Contractors are required to front large sums of money to purchase materials yet are often the last to get paid upon completion. On average, it takes 84 days for contractors to get paid on commercial construction projects.

Traditional credit sources are conservative and unable to fulfill all of a contractor's purchasing needs. Additionally, traditional supplier terms are too short and do not align with a contractor's payment cycle.

Solution

- 120-day terms – contractors pay for materials when they get paid, or up to 120-days.
- Project-based underwriting – higher approval limits and less restrictive credit requirements
- Same-day approvals and funding accommodate the needs of commercial contractors
- Credit terms on multiple projects and purchases at the same time – each purchase gets its own 120-day term
- No penalty for early payoff
- Get credit terms with any supplier

How It Works

