

Revenue Loans

Loans given to existing businesses, primarily based on the cash flow of the business. Clients typically obtain a loan equivalent to approximately 1 months income.

Personal credit score cannot be below 550. Client must not have too many NSF's in business bank account, must have at least 5 monthly deposits and maintain a balance.

- no cost, included in funding
- R1 • no cost, included in funding
- R2 • no cost, included in funding
- R3 • no cost, included in funding
- R4 • no cost, included in funding
- R5 • no cost, included in funding
- R6 • no cost, included in funding
- R7 • no cost, included in funding
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Retirement Finance

A suite of products for people who have money saved in retirement accounts (401k, IRA, etc). These programs allow people to use these funds for business or investing purposes without the tax penalties.

Typically must have at least \$35k saved in an eligible retirement account, however we do recommend that you send anyone interested in not matter what their retirement assets amount to. This program contains up front fees.

- K1 • \$5495
- K2 • \$5495
- K3 • -
- K4 • -

Unsecured Credit

Business credit cards, in the business name and they do not show up on the personal credit of the guarantor. Can be done using a business partners credit if the main business owner does not qualify.

Excellent personal credit (700+ FICO). No business requirements but if the existing business has bad credit we must create a new business entity

- A1
- A2 • 9.9%
- A3 • 11.9%
- A4 • 11.9%
- A5 • 11.9%
- C1/(XX) - • 11.9%
- rating#2 • 11.9%
- C2/(XX) => • 11.9%
- rating #2

Equipment Leasing

Clients obtain equipment leases. Works for a broad variety of equipment, and even potentially can go towards an store remodel.

This program is very lenient. It requires either good personal credit, good business history, or collateral. Must be for approved equipment

- E1 • no cost, included in financing
- E2 • no cost, included in financing
- E3 • no cost, included in financing
- E4 • no cost, included in financing
- E5 • no cost, included in financing
- E6 • -
- -

Self Direct Finance

Typically must have at least \$35k saved in an eligible retirement account. This program contains up front fees.

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- - • \$3,995 for SD-IRA
- - • \$3,995 for SD-IRA

SBA Loans

A low interest loan from a bank or a non bank lender with some collateral provided in the form of a government guarantee. Ranges from \$300k to \$5mm. Typically 5 to 7 year loans from 6% to 7% interest.

Must have good business history and cash flow, good biz-owner credit, and some down payment and good collateral. Only acceptable starts are franchises on the SBA approved list.

- 6% interest
- S1 • 6% interest
- S2 • 6% interest
- S3 • 6% interest
- S4 • 6% interest
- S5 • 6% interest
- S6 • -
- -

Merchant Accounts

0% processing merchant accounts. Cheapest merchant account in the industry, only available through our program. Clients refer other clients for discounted rate, thus this creates the opportunity to earn commissions from an ever growing group of clients

Works for almost any industr or situation. Most companies save from 25% to 50% on their monthly fees.

- NA -

- 0% merchant processing, rates vary