Michael Darling Insurance Agency

Michael Darling Owner michael@mdarlingagency.com www.mdarlingagency.com (847) 984-1575



Qualify for up to \$300,000 in business capital. Over \$50 million funded annually.



No Collateral

Stated income options available

0% for 6-13 Months No Up Front Fees Flexible Options



Same Day Approval Decisions in Three Easy Steps



Apply

Fill out our simple Prequalification Form

Consultation



Submit your prequalification form along with your credit report and receive a same day approval decision

Funding



Receive up to \$300,000 in 15-30 days for your business!

How our Process Works

We work with over one hundred national, regional, and local lenders and credit unions. Our experts are consistently tracking each and every lender's trends and requirements, and use this data to optimize your financial mix so that you receive the most capital, with the lowest interest rate, as quickly as possible.

We Match You Based On...



Business Industry



Location (Home Based, Commercial)



Personal Credit History



Geographic Location



N.A.I.C.S./S.I.C. Code



Years In Business



Business Credit Ratio



Debt/Credit Ratio



Revenue/Expenses



And Several Other Factors!

What you need to qualify for a term loan

750+ Credit Score



\$75,000+ Income



up to \$300,000 in unsecured term loans

What you need to qualify for the unsecured credit lines (startups welcomed)

750+ Credit Score



Business Entity



up to \$150,000 in unsecured credit

TERM LOAN UNDERWRITING GUIDELINES

5-7 YEAR TERM

Interest rates between 5.99% - 14.99% funding in 5-10 days

APPROVAL AMOUNT BETWEEN

\$75,000 - \$300,000

REQUIREMENTS

750+ personal credit scores \$75,000 + Personal Income





Unsecured Credit Line Advantages



Low Interest Rates

0% Interest rates for the first 6-13 months! - Rates as low as 6.9%



Unsecured/No Collateral

-Your business does not need to leverage its assets to acquire capital



Stated Income/No Docs Required

-Simple two pages application. No income verification



No Restriction on Use

-All of our products can be used as same as cash, we do not burden our clients with vendor trade lines (I.E. BP credit lines, Office Depot credit lines)



Funding in as Little as 7-10 Business Days

-Quick Approval process, which means your company can take advantage of opportunities in the market faster, putting you ahead of your competitors.



No Upfront Fee!

-We do not charge our clients for submitting an application, we are paid solely on results. A one time 10% success fee is involved based on the total funded amount.



Lines will not report to the personal credit bureaus

-Drawing from these lines will not affect your utilization ratio, thereby sheltering your personal credit for personal necessities (auto loan, mortgages, student loans, personal credit cards). The credit lines will only report to the business credit profile.

Take action and get your funding today! Simply fill out pre-qualification form on the following page, or apply online on our secure link below.

