



Funding Program Overview

The best client for the funding suite is a business owner who can get funding quickly. This overview is for you to use as a tool to help see if your client has the credit or collateral to qualify for funding. Clients CAN qualify for more than one program at a time.

1. Funding Program:

Business Revenue Lending

Collateral Needed:

Revenue

Additional Details:

5-150k, 6-18 month terms, 5k+ monthly revenue required to qualify, 4-6 months bank statements reviewed to qualify, damaged credit is acceptable, business must have 30 or more monthly transactions.

2. Funding Program:

Merchant Advance/ Card

Collateral Needed:

Credit Card Sales

Additional Details:

\$1,000-250,000 amounts available, based on monthly credit card volume, no personal guarantee from business owner required.

3. Funding Program:

Account Receivable Financing

Collateral Needed:

Account Receivables

Additional Details:

Up to 80% of receivables can be forwarded, business must be open for at least 1 year to qualify, receivables must come from another business, medical receivables can qualify.

4. Funding Program:

Purchase Order Financing

Collateral Needed:

Purchase Orders

5. Funding Program:

Inventory Financing

Collateral Needed:

Inventory

Additional Details:

Must have 300k+ in inventory to qualify, loans as high 50% of inventory.

6. Funding Program:

Equipment Lending/ Leaseback

Collateral Needed:

Equipment or Personal Credit

Additional Details:

New businesses can qualify to lease new equipment, no financials required, heavy equipment can qualify for financing with loans as high as 2 million.

7. Funding Program:

401k/ Securities Financing

Collateral Needed:

Existing 401k or Securities

8. Funding Program:

Commercial Real Estate

Collateral Needed:

Commercial Real Estate

Additional Details:

Loan Amounts range from \$75,000-\$20,000,000, purchase and refinance, LTV 55-65%,

9. Funding Program:

Rehab Financing

Collateral Needed:

Investment Property

**Additional
Details:**

1st mortgage position only, 660+ FICO to qualify, 25k is smallest loan amount, LTV up to 65% of after-repaired value.

10.Funding Program:

Enterprise Unsecured Lines of credit

**Collateral
Needed:**

Financials

**Additional
Details:**

50,000-250,000 loan amounts, business must have revenue more than \$350,000 to qualify; credit lines typically do not exceed 10% of annual sales.

11.Funding Program:

Enterprise SBA Loans

**Collateral
Needed:**

Financials

**Additional
Details:**

Loan amounts up to 12 million, 10-25 year loan periods, for profit companies only, collateral must be 50% of loan amount, positive trends in sales growth, no BK in the last 4 years.

12.Funding Program:

Private Equity

**Collateral
Needed:**

Financials

**Additional
Details:**

5 million and higher, must be 3 years in business, must have 10 million in revenue.

13.Funding Program:

Unsecured Credit Lines/ Cards

**Collateral
Needed:**

Personal Credit

**Additional
Details:**

10-150k in approvals on credit cards and credit lines, no late payments or derogatory credit within the last 6 months, no open collections or bankruptcies, must have open credit cards now with balances below 30% of their card limits, 700 type credit profile required, 0-15% APR, 8% funding fee will be put on card.

14. Funding Program:

Wrap Financing

Collateral Needed:

Personal Credit

Additional Details:

Mid-600 type credit scores will qualify, Loan amounts range from \$1,500-15,000.

15. Funding Program:

Sign Financing

Collateral Needed:

Personal Credit

Additional Details:

Loan amounts from \$1,500-50,000, all types of signs qualify, and new businesses can qualify.