



Loan Product Summary – Requirements & Documents

	REVENUE-BASED LOAN & MERCHANT CASH ADVANCE	BUSINESS LINE OF CREDIT	BUSINESS TERM LOAN	EQUIPMENT LEASING	SBA LOAN	HARD MONEY REAL ESTATE LOAN	COMMERCIAL MORTGAGE	INVOICE/AR FACTORING
MIN-MAX \$ AMOUNT	\$10,000-\$5,000,000	\$10,000-\$250,000	\$25,000-\$5,000,000	\$10,000-\$5,000,000	\$150,000-\$10,000,000	\$150,000-\$50,000,000	\$150,000-\$50,000,000	\$50,000-\$50,000,000
MIN-MAX TERM	3-24 months	6-12 months	1-5 Years	1-5 Years	5-25 Years	1-10 Years	1-30 Years	30-90 Days
CREDIT SCORE MINIMUM	None	620	660	550	680	None	600	None
ANNUAL REVENUE REQUIRED	\$150,000	\$250,000	\$250,000	\$150,000	\$500,000	60%-80% LTV	60%-80% LTV	\$150,000 in Monthly AR
REQUIRED TIME IN BUSINESS	4 months	1 Year	2 Years	6 months	2 Years	None	2 Years	6 months
COST OF CAPITAL	Medium/High 15%-45%	Low/Medium 1%-3% Monthly	Low/Medium 6%-26%	Low/Medium 6%-35%	Low 5%-9%	Medium 7%-14%	Medium 7%-14%	Low/Medium 5%-30%
TIME TO APPROVE	24 Hours (Same Day Funding)	1-3 Days (1-2 Funding)	3-5 Days (1 Week Funding)	1-2 Days (1-3 Days to Fund)	2-3 Months (1-3 Months to Fund)	1-3 Days (2-3 Weeks to Close)	1-3 Days (2-3 Weeks to Close)	1-3 Days
DOCUMENTS REQUIRED	Loan Application	Loan Application	Loan Application	Loan Application	Loan Application	1003 Loan Application	1003 Loan Application	Factoring Application
					12 Months of Bank statements	4 months of bank statements	6 months of bank statements	
	4 Months of Business Bank Statements	6 Months of Business Bank Statements	6 Months of Business Bank Statements	4 Months of Business Bank Statements	2 Years Business Tax Returns	Copy of Purchase Agreement	Copy of Purchase Agreement	Current AR/AP Aging Schedule
			2 Years Business Taxes		1 Year of Personal Tax Returns	Copy of Recent Mortgage (Cashout Ref)	Copy of Recent Mortgage (Cashout Ref)	Copies of Invoices
•4 Months of Credit Card Processing Statement (if applicable)		1 Year of Personal Tax Returns	Copy of Invoice	YTD Financials	Credit Report (if available)	Credit Report (if available)	1 Year of Business Tax Returns	
		YTD Financials		Credit Report (If available)	Copy of Appraisal (if available)	2 Years of Business Tax Returns	4 Months of Business Bank Statements	