



THE FINANCING DESK

SMALL LOAN PROGRAM 2014

TRADITIONAL BANK ONLY PROGRAM REQUIREMENTS

LOAN AMOUNT:

- **STANDARD PROGRAM LOAN AMOUNT** \$ 10,000 TO \$250,000
- **LARGE PROGRAM LOAN AMOUNT** \$250,000 TO \$500,000

LOAN TERM:

- **STANDARD LOAN TERM** 5 MONTHS TO 14 MONTHS
- **LARGE LOAN TERM** 10 MONTHS TO 24 MONTHS

TIME IN BUSINESS:

- **STANDARD PROGRAM TIB** 6 MONTH MINIMUM
- **LARGE PROGRAM TIB** 5 YEAR MINIMUM

TRADITIONAL BANK ONLY PROGRAM

ADDITIONAL REQUIREMENTS:

- OUT OF BANKRUPTCY FOR AT LEAST 3 YEARS
- PHYSICAL LOCATION REQUIRED
- MINIMUM CREDIT SCORE OF 640
- MINIMUM ENDING MONTHLY BANK BALANCE OF \$1,500

BANK ONLY INFORMATION:

- FIXED DAILY ACH 22 WORKING DAYS A MONTH
- SITE VISIT REQUIRED ON LOAN AMOUNTS OVER \$75,000

TRADITIONAL BANK ONLY PROGRAM

RESTRICTED INDUSTRIES:

- ADULT RELATED
- BAIL BONDSMAN
- COLLECTION AGENCIES
- FINANCE COMPANIES
- TRAVEL AGENCIES
- ATTORNEYS
- ACCOUNTANTS
- REAL ESTATE INVESTORS
- LENDERS
- AUCTION HOUSES
- FLEA MARKETS
- EMPLOYMENT AGENCIES
- HOME BASED BUSINESSES
- INTERNET COMPANIES
- MANAGEMENT COMPANIES
- RECREATION VEHICLES
- CAR SALES
- CREDIT CARD RESTORATION AND REPAIR
- TICKET BROKERS
- NOT FOR PROFITS
- GAMBLING/ ILLEGAL FEDERAL DRUGS
- CONSULTANTS
- VIDEO RENTAL
- INSURANCE

NON-TRADITIONAL BANK ONLY PROGRAM

LOAN AMOUNT:

- **STANDARD PROGRAM LOAN AMOUNT** \$ 5,000 to \$150,000
 - **LESS THAN 2 YEARS TIB** \$ 5,000 to \$ 35,000
 - **3 YEARS TIB** \$ 5,000 to \$ 50,000
 - **4 YEARS TIB** \$ 5,000 to \$ 75,000
 - **5 YEARS TIB** \$ 5,000 to \$150,000

LOAN TERM:

- **STANDARD LOAN TERM** **4 MONTHS TO 10 MONTHS**

TIME IN BUSINESS:

- **STANDARD PROGRAM TIB** **6 MONTH MINIMUM**

NON-TRADITIONAL BANK ONLY PROGRAM

ADDITIONAL REQUIREMENTS:

- **90% OWNERSHIP REQUIRED**
- **SITE INSPECTION REQUIRED ON LOAN AMOUNTS OF \$75,000 AND ABOVE PRIOR TO FUNDING**
- **MINIMUM CREDIT SCORE OF 525**

ADDITIONAL BANK ONLY PROGRAM INFORMATION:

- **FIXED DAILY ACH 22 WORKING DAYS A MONTH**

PROGRAM BENEFITS:

- **TAX LIENS ARE OK**
- **BANKRUPTCY'S ARE OK IF THEY ARE 12 MONTHS OUT FROM DISCHARGE**

NON-TRADITIONAL BANK ONLY PROGRAM

RESTRICTED INDUSTRIES:

- **ADULT RELATED**
- **CURRENCY EXCHANGES**
- **CREDIT REPAIR / RESTORATION**
- **FINANCIAL TRANSACTION PROCESSING**
- **INVESTMENT OPPORTUNITIES**
- **LAWYERS / ATTORNEYS**
- **PRECIOUS METALS / COIN SALES**
- **CHECK CASHING**
- **COLLECTION AGENCIES**
- **DRUG PARAPHERNALIA**
- **GAMING / GAMBLING**
- **INVESTORS**
- **MULTI-LEVEL MARKETING**
- **LENDERS**
- **SECURITIES DEALERS**

TRADITIONAL AND NON-TRADITIONAL BANK ONLY SUBMISSION REQUIREMENTS

FINANCING DESK SMALL LOAN APPLICATION:

- ALL BOXES MUST BE FILLED IN - IF IT DOESN'T APPLY PLEASE PUT N /A

BANK STATEMENTS:

- 6 MOST RECENT MONTHS OF COMPLETE BUSINESS BANK STATEMENTS
*IF SEASONAL BUSINESS PLEASE SUPPLY 12 MOST RECENT MONTHS OF COMPLETE BANK STATEMENTS

CREDIT CARD PROCESSING STATEMENTS:

- 4 MOST RECENT MONTHS OF COMPLETE CREDIT CARD STATEMENTS IF APPLICABLE

TAX RETURN:

- 2013 BUSINESS TAX RETURN – IF NOT FILED YET PLEASE SUBMIT 2012 TAX RETURN

TRADITIONAL AND NON – TRADITIONAL BANK ONLY PROGRAM TOP 25 SIC CODES OF 2013

• 5812	EATING PLACES	• 5814	RESTAURANTS
• 7213	BEAUTY SHOPS	• 7538	GENERAL AUTOMOTIVE REPAIR SHOPS
• 5810	EATING AND DRINKING PLACES	• 7500	AUTO REPAIR, SERVICES AND GARAGES
• 8021	OFFICES AND CLINICS OF DENTISTS	• 8020	DENTISTS OFFICES
• 5990	RETAIL STORES	• 7010	HOTELS AND MOTELS
• 5921	LIQUOR STORES	• 740	VETERINARY SERVICES
• 8041	CHIROPRACTORS OFFICES	• 8000	HEALTH SERVICES
• 8010	PHYSICIAN'S OFFICES	• 5992	FLORISTS
• 8011	OFFICES AND CLINICS OF MEDICAL DOCTORS	• 8042	OFFICES AND CLINICS OF OPTOMETRISTS
• 5813	DRINKING PLACES	• 7549	AUTOMOTIVE SERVICES
• 7991	PHYSICAL FITNESS FACILITIES	• 7530	AUTOMOTIVE REPAIR SHOPS
• 7210	LAUNDRY, CLEANING AND GARMENT SERVICES	• 5620	WOMEN'S CLOTHING STORES
• 5947	GIFT, NOVELTY AND SOUVENIR SHOPS		



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