



We have one goal – To help entrepreneurs grow their business!

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Term Loan

We have partnered with a lender who is really a technology company that has partnered with SBA lenders across the country. The technology is phenomenal!

Loan features include:

Interest rates from 7.25% to 9.25%

Loans from \$30,000 to \$350,000

10 year term & low monthly payments with no prepayment penalty

It's a fast process **(This is what I'm most impressed about!)**

Attached is a checklist for you to complete.

We can quickly pre-qualify your business and do a cash flow analysis

Conditional Approval in 30 minutes

Funds as fast as 7 – 10 days after application is complete



Find out if you are a candidate for one of our loan products.
Complete our online [brief financing questionnaire.](#)

Questions?
973.509.1903 Ext 1#

Qualifications

Personal Credit Score	Minimum 650 FICO for loans	Cash Flow	Sufficient business and global cash flow to service all debt payments
SBSS Liquid Credit Score	Minimum 150 SBSS Score		Demonstrated by tax returns, credit reports, and interim financial data
	No bankruptcies or foreclosures in past 3 years No outstanding collections No open tax liens	SBA Specific Criteria	No felonies No delinquencies and/or default on government loans

Determining Borrower Eligibility

BASIC ELIGIBILITY

- ✓ Business must be located in the US states
- ✓ Business must be open to all on a non-discriminatory basis
- ✓ Business must be operated for profit
- ✓ Business must be able to demonstrate repayment ability from earnings
- ✓ Business must not be involved in lending, investment real estate, religion, politics, or gambling industries
- ✓ Owner(s) must be U.S. citizen(s) or Lawful Permanent Residents

USE OF PROCEEDS

- ✓ Working capital, e.g. payroll, inventory, marketing, finance receivables, bookkeeping and legal fees, hiring
- ✓ Refinance existing business debt (excludes equipment refinancing)
- ✓ Expand or acquire a business

For documents required for this loan, please send a list request to: Lathea@MorlinoandLathea.com



Eligibility Checklist

CRITERIA

General Eligibility

REQUIREMENTS	CHECK
Two years in business	<input type="checkbox"/>
For-profit business	<input type="checkbox"/>
Proceeds: Working Capital, Debt Refinance, New Equipment Purchase, Business and Real Estate Acquisition	<input type="checkbox"/>
Individuals owning 20% or more of business cannot work for SBA or have criminal background	<input type="checkbox"/>
Individuals owning 20% or more business must be US Citizen or Legal Permanent Resident	<input type="checkbox"/>

CRITERIA

Credit

for all individuals owning 20% or more of business

REQUIREMENTS	CHECK
Good Personal Credit	
Loans \$30K-\$150K: Minimum Personal FICO of 650	<input type="checkbox"/>
Loans over \$150K: Minimum Personal FICO of 675	<input type="checkbox"/>
Business Credit Score (LiquidCredit)	
150 or greater	<input type="checkbox"/>
Public Records search for business owners	
No bankruptcy in past 3 years	<input type="checkbox"/>
No foreclosure in past 3 years	<input type="checkbox"/>
No open tax liens	<input type="checkbox"/>

CRITERIA

Business Cash Flow

use most recent business tax return and up-to-date business debt schedule

REQUIREMENTS	TAX RETURN DATA	REQUIREMENTS	TAX RETURN DATA
Income		Debt	
Net Profit or Loss		Current Annual Business	
+ Interest Expense		Debt Payments (Principal and Interest)*	
+ Depreciation Expense			
+ Amortization Expense			
+ Officer Compensation			
TOTAL	\$	TOTAL	\$

Ratio of Business Cash Flow to Debt Payments: Should be at least 1.00 (min. is 1.15 for loans > \$150K)



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Buy, refinance and expand with low cost

100% Commercial Real Estate (CRE) Financing Option

100% rent replacement financing for business owners to replace a lease payment with an equal or lesser CRE monthly loan payment. With a 25-year term and low interest rates, this loan is a great option for small businesses looking to refinance an existing commercial real estate mortgage, buy an office building or other owner-occupied commercial space.

LOAN AMOUNT	INTEREST RATES	REPAYMENT TERM
\$500,000 - \$5 million	5.75% - 7.00%*	25 years

*As of 1/1/18 rates are 6.00% - 7.25%



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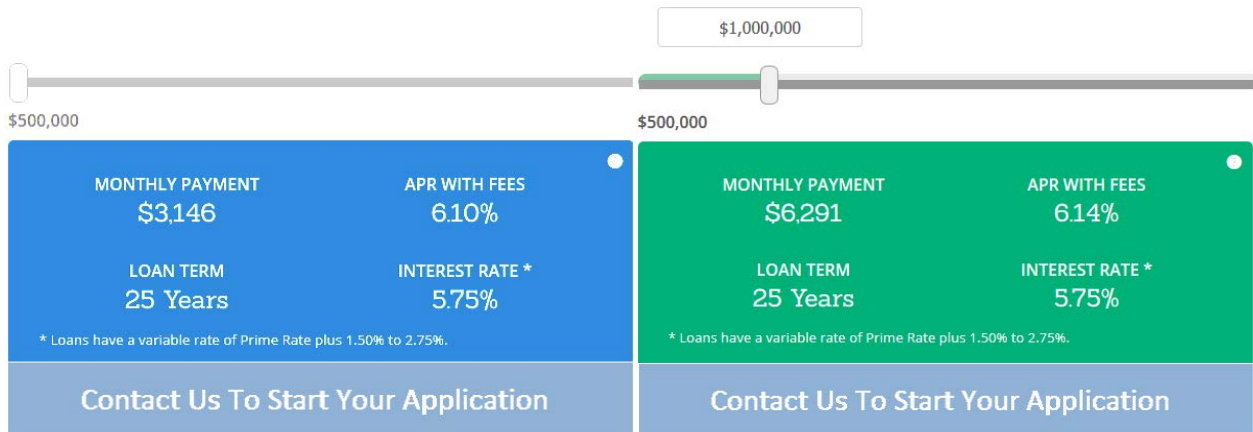
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Qualifications

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Yes</p> <ul style="list-style-type: none"> ✓ At least 51% of the property's square footage must be occupied by, and used by, your business ✓ 2+ years in business ✓ Business owners must be U.S. citizens or legal permanent residents ✓ Business owners must have personal credit scores above 675 ✓ Cash flow to support loan payments ✓ The estimated purchase price must be greater than \$500,000 ✓ Rent replacement option requires a loan payment that does not exceed the current monthly lease expense | <p>No</p> <ul style="list-style-type: none"> ✗ Developers or landlords that are not actively occupying the property ✗ Investment properties (for example, the majority of the property will be leased or it is a real estate flip project) ✗ Bankruptcies or foreclosures in the last 3 years ✗ Prior default on government backed loans ✗ Outstanding tax liens ✗ Construction (for example, purchasing an empty lot and building a new structure) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Can't meet the rent replacement criteria for 100% financing?
Our 90% LTV option is available!**

How much do you need for a CRE loan?





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This was the best loan experience

This was the best loan experience I've had and this isn't my first time around! The process was really easy and fast! I especially liked the interaction with my loan consultant who called me daily to encourage me, treated me as a friend and advised me all along the way.

Powerful Accounting LLC

A painless, positive and clean experience

Overall, the process was professional and extremely forthcoming. It was a positive and clean experience without any monkey business or games.

Feintuch Communications

We are very pleased

The application process was very straightforward and easy to complete. The money was in our account in only 8 business days after we started the application. We are very pleased to get this 10-year, 8% interest, working capital loan, and our monthly payment is only about \$300.

Security Tax Services

[Contact Us To Start Your Application](#)