



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

973.509.1903 Ext 1# - BusinessFinancingCreditLoans.com

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 6.25% to 7.25%

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!)**

I have attached a checklist for you to complete.

I 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

I can determine the business owner's probability of passing cash flow analysis, if you provide the following:

Borrower name, email address and phone #

Home address

Loan amount

Most recent business tax return

Annual compensation of business owner(s)

Business's monthly debt payments

Personal middle credit score

(No Credit Karma scores are anything similar to this)



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

CATEGORY	CRITERIA	CATEGORY	CRITERIA
Personal Credit Score	Minimum 600 FICO for loans <\$150,000 Minimum 650 FICO for loans >\$150,000	Cash Flow	<ul style="list-style-type: none">• Sufficient business and global cash flow to service all debt payments• Demonstrated by tax returns, credit reports, and interim financial data
SBSS Liquid Credit Score	Minimum 150 SBSS Score		
Public Records	<ul style="list-style-type: none">• No bankruptcies or foreclosures in past 3 years• No outstanding collections• No open tax liens	SBA Specific Criteria	<ul style="list-style-type: none">• 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 600	<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 Debt Payments (Principal and Interest)*	
+ Interest Expense			
+ 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)