



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

973.509.1903 Ext 1# - [MorlinoandLathea.com/financing.html](http://MorlinoandLathea.com/financing.html)

## Working Capital Term Loan

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### Features include:

Loans from \$30,000 to \$200,000

Interest rates from 7.99% to 24.99%

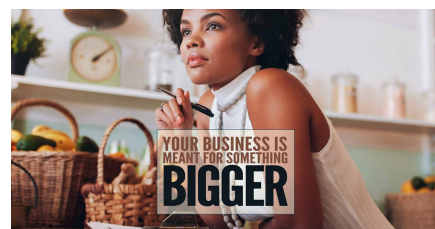
2-5 year payments terms

No prepayment penalty

Monthly payments debited from checking acct.

Funding as fast as 3-7 days after application is complete

[Complete our brief financing questionnaire](#)



### Qualifications & Borrower Eligibility

#### Personal Credit Score

- Minimum 640 FICO

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#### Public Records

- No bankruptcies or foreclosures in past 3 years
- No outstanding tax liens

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#### Cash Flow

- Cash flow to support loan payments

Are you a candidate for one of our financing products?

Complete our online [brief financing questionnaire](#).

Questions?

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## Qualifications & Borrower Eligibility cont.

- Basic Eligibility**
- 2+ years in business
  - Business Owner(s) must be U.S. citizen(s) or Lawful Permanent Residents
  - Excluded industries include religious teaching, primarily political and lobbying activities, oil wildcatting, mining, mortgage servicing, real estate development, bail bond, pawn or private clubs, tobacco-related businesses, among others
  - Non-profit businesses are ineligible
  - Business must be able to demonstrate repayment ability from earnings
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- Use of Proceeds**
- Working capital, e.g. payroll, inventory, marketing, finance receivables, bookkeeping and legal fees, hiring
  - Refinance existing business debt
  - New equipment purchase
  - No Acquisitions

- Security**
- Lien on business assets
  - No minimum requirement for the value of those assets