



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

973.509.1903 Ext 1# - [BusinessFinancingCreditLoans.com](http://BusinessFinancingCreditLoans.com)

## Term Loan

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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 8.25% and 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!)**

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	CATEGORY	CRITERIA
<b>Personal Credit Score</b> Minimum 650 FICO for loans	<b>Cash Flow</b> <ul style="list-style-type: none"><li>• Sufficient business and global cash flow to service all debt payments</li><li>• Demonstrated by tax returns, credit reports, and interim financial data</li></ul>	
<b>SBSS Liquid Credit Score</b> Minimum 150 SBSS Score		
<b>Public Records</b> <ul style="list-style-type: none"><li>• No bankruptcies or foreclosures in past 3 years</li><li>• No outstanding collections</li><li>• No open tax liens</li></ul>	<b>SBA Specific Criteria</b> <ul style="list-style-type: none"><li>• No felonies</li><li>• No delinquencies and/or default on government loans</li></ul>	

# 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](mailto: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
<b>Good Personal Credit</b>	
Loans \$30K-\$150K: Minimum Personal FICO of 600	<input type="checkbox"/>
Loans over \$150K: Minimum Personal FICO of 675	<input type="checkbox"/>
<b>Business Credit Score (LiquidCredit)</b>	
150 or greater	<input type="checkbox"/>
<b>Public Records search for business owners</b>	
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
<b>Income</b>		<b>Debt</b>	
Net Profit or Loss		Current Annual Business Debt Payments (Principal and Interest)*	
+ Interest Expense			
+ Depreciation Expense			
+ Amortization Expense			
+ Officer Compensation			
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

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