



[We have one goal – To help entrepreneurs grow their business!](#)

973.509.1903 Ext 1- MorlinoandLathea.com/financing.html

Working Capital and Debt Refinance 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!

Features include:

Interest rates from 8.25% to 9.25%

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

10 - 25 years term with no prepayment penalty

See below to determine eligibility.



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

Borrower name, email address and phone #

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 your client is a candidate for one of our loan products.

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

Questions?

973.509.1903 Ext 1

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

Can't qualify for this loan? [Click to check out business revenue funding program.](#)



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 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)

* **Can't qualify for this loan? [Click to check out business revenue funding program.](#)**



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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](#)

Can't qualify for this loan? [Click to check out business revenue funding program.](#)