

Partner Cheat Sheet

Your Guide to a Successful Partnership With **Credit Quack**



1. SBA LOAN

Unique Benefits

- 5-25 year terms
- Government - backed funds
- Refinance existing business debt
- Prime Rate +1-3%
- Up to \$5,000,000

Qualifications

- 2 years time in business
- 660+ Fico
- \$120,000+ gross revenue
- profitable on tax returns

2. Line of Credit

Unique Benefits

- 6-24 month amortization period
- Weekly or monthly payments
- Up to \$750,000
- True revolving line

Qualifications

- 6 months time in business
- \$240,000+ gross annual revenue
- 600 FICO
- 4 months business bank statements

3. Business Term Loan 4. Working Capital

Unique Benefits

- 1-3 year terms
- Monthly payments
- Up to \$10,000,000

Qualifications

- 2 years time in business
- 650+ FICO
- \$300,000 gross annual revenue
- 4 months of business bank statements

Unique Benefits

- 24 to 48 hour funding
- 6 to 36 month terms
- No minimum FICO
- Up to \$10,000,000

Qualifications

- 6 months time in business
- No minimum FICO
- \$100,000 gross annual revenue
- 4 months business bank statements

5. Equipment Financing 6. Asset Based Lending

Unique Benefits

- No industry restrictions
- 3-7 year terms
- Fixed rates starting at Prime Rate
- Monthly payments
- Can fully write off equipment as expense for tax purposes
- No \$ cap

Qualifications

- 1 years time in business
- 650+ FICO
- \$250,000 gross annual revenue
- Invoice

Unique Benefits

- Revolving line of credit
- Monthly payments
- Advance amount up to 90%
- APR between 5 and 15%

Qualifications

- Real estate or heavy equipment
- One year time in business
- Must fully own leveraged asset
- \$250,000 minimum valuation
- 600 min FICO

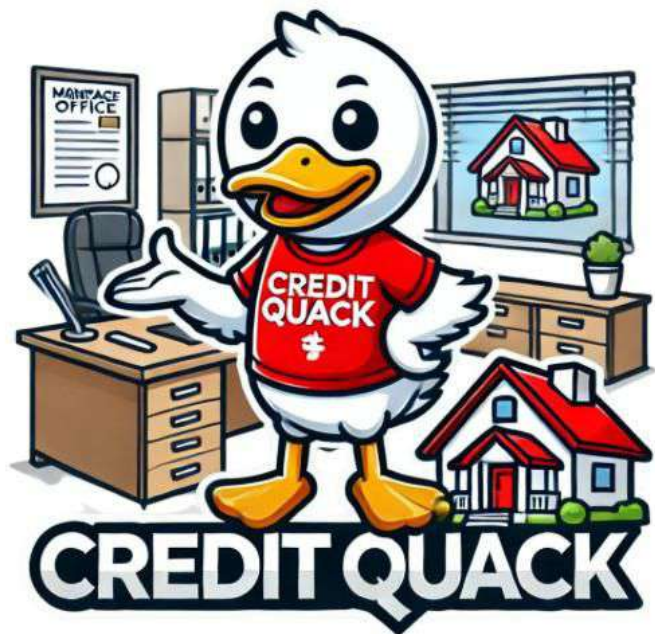
7. A/R Line of Credit

Unique Benefits

- Revolving line of credit
- Facility size \$200,000 - no cap
- Rates Prime +2%
- Up to 95% financing of currant A/R
- No minimum FICO

Qualifications

- Minimum \$75,000 open receivables on 30-60 day terms
- 1 year time in business
- \$500,000 annual gross sales



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Bank Line of Credit

Qualification:

- 680+ FICO
- Must be below 25% utilization on all revolving credit lines (if over utilized we can still pre approve)
- 2 Year minimum time in business

Documents Required:

- Tri - Merge Credit Report

Benefits:

- True forever revolving line of credit
- Access to cash in a moments notice
- Prime rate + 2-4%
- Monthly payment is 1-3% of the balance on the line
- Monthly payments

• **Co-Signer Friendly**

0% Interest Business Credit Card

Qualification:

- 680+ FICO
- Must be below 25% utilization on all revolving credit lines (if over utilized we can still pre approve)
- No minimum time in business
- No minimum revenue

Documents Required:

- Tri - Merge Credit Report

Benefits:

- 6-24 months of 0% APR
- Builds business credit
- Does not affect personal credit utilization or report to personal credit
- Builds relationships with major banking institutions
- Can be drawn to cash while retaining 0% interest
- Monthly payments

• **No Industry Restrictions**

• **2-4 Week Turnaround Time**