



LOAN SUMMARY

Small Business Loan

Subordinated, long-term loan with rates under 20% to fund non-prime and prime borrowers.

Note: Small Business Loan is only available for businesses based in California, Texas, Florida, Arizona & Nevada.

KEY FEATURES

- Instant prequalification with no impact to credit score.
- Mobile-friendly application with funding in 4-10 days.
- Repay at any time with no penalty or additional fees.
- Collateral not required.
- Limited restrictions on the use of funds.

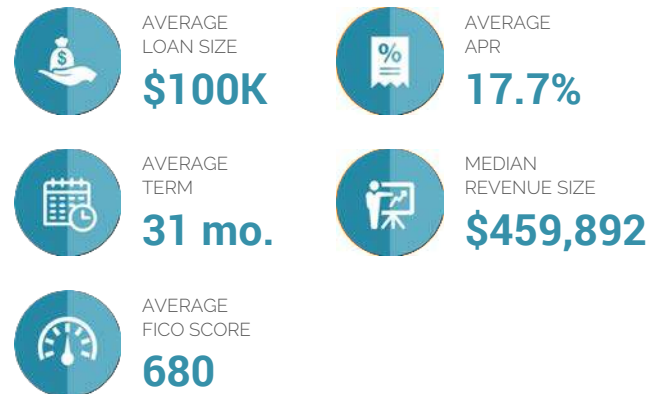
UNIQUE BORROWER BENEFITS

- Unsecured fully amortized commercial loan with rates under 20%.
- Can be funded as subordinated debt over an existing secured loan or credit line.
- Sole proprietors and ITIN holders are eligible.
- Bilingual customer service in English and Spanish.

INITIAL LOAN TERMS

LOAN SIZE RANGE	\$10,000 to \$400,000 ¹
ANNUAL INTEREST RATE	12.0% to 19.5%
ORIGINATION FEE *	5.0% of Loan Amount
LOAN TERMS	24 to 60 months
PAYMENT FREQUENCY	Monthly

LOAN STATISTICS



REQUIREMENTS

- Only available to businesses based in **California, Texas, Florida, Arizona and Nevada**
- Proof of operating the business for at least 9 months
- Generate at least \$90,000 in annual sales
- No bankruptcies in the last 12 months
- Required documents²: six months of business bank statements, two years of business tax returns, one year of personal tax returns, and a business debt schedule (6-2-1-1)
- Restricted industries include, but not limited, to: real estate investing, financial investing and car dealerships

1. Maximum loan amount is \$400,000 for California ONLY, and \$200,000 for other states.
 2. These are the minimum documents required to complete a loan application. Credit underwriting may ask for additional documents based on the applicant's profile and other circumstances. Only one year of business tax returns are required if the business has operated less than two years.