



### Structure:

- 72 - month term available on A&B credits for hard collateral over \$50K and less than 5 years-old
- Corp Only available with financials and only if no individual or entity owns more than 25% of the borrowing entity
- Soft costs over 25% of the total invoice cost considered with a blanket UCC filing

### Restaurants:

- Max Funding \$75,000 and 5 years TIB under current ownership
- No expansions or new builds considered
- 3 Months corporate banks statements required

### Hotels:

- Max Funding \$175,000 and 3 years TIB under current ownership
- Expansions and new builds allowed with a 5 year-old cross corporate guarantee under common ownership
- Hotels must be a recognizable flag
- 3 Months corporate banks statements required

### Private Party Vendors:

- Site inspection required
- Vehicles and construction equipment only
- Collateral must be sold by an active business and free of all liens
- Payment may be made directly to a bank to clear a lien with proper lien release paperwork

### Sale Leasebacks:

- Available on vehicles and construction equipment purchased less than 1 month ago
- Requires proof of purchase and cleared payment
- Must be free of liens

### Restricted Industries:

- Oil & gas
- Salvaged titles
- Med-spas
- Massage therapy
- Tanning
- Gyms
- Sport complexes
- Churches
- Theaters
- Bowling
- Gaming
- Bus and limousine services
- Alternative medicine
- CBD
- Vaping
- Commercial property management
- Internet service providers
- Radio stations
- Car rental