Express

	Loan Sizes	Interest Rates	Points
6 Months Fixed | 6 Months Amortized 6 Months Interest Guarantee	$5,000 to $250,000	17% to 21%	2.50%
9 Months Fixed | 9 Months Amortized 9 Months Interest Guarantee	$5,000 to $250,000	25% to 31%	2.50%
12 Months Fixed | 12 Months Amortized 12 Months Interest Guarantee	$50,000 to $250,000	29% to 35%	2.50%
15 Months Fixed | 15 Months Amortized 15 Months Interest Guarantee	$100,000 to $250,000	33% to 39%	2.50%
18 Months Fixed | 18 Months Amortized 18 Months Interest Guarantee	$150,000 to $250,000	37% to 43%	2.50%

Express Additional Guidelines

Closing Costs	There are no out-of-pocket costs, or closing costs associated with this loan program
Closing Timeframe	Loans close within 1 to 3 days of initial loan submission, assuming timely receipt of documentation
Credit / Guarantee Requirements	All business owners with >/= 10% ownership will be underwritten, required to guarantee & must have minimum FICO 580
Documentation (Minimum)	Application, credit and/or authorization and 3 most recent bank statements and merchant credit card statements
Lien Position	A blanket UCC lien on all business assets will be filed. A first lien position is NOT required; existing debt can stay in place
Locations	All geographic locations (US only) are eligible regardless of market size or population
Loan Types	Any business related use of proceeds is eligible except real estate uses, i.e.: Working capital, expansion, staff, equipment
Repayment	Daily repayment is available. Longer repayment schedules are not available under the Business Express Program
Restricted Industries	Including but not limited to: financial, real estate, travel, construction, subscriptions, vehicle, legal, billing, farming
Underwriting Requirements	1 year + in business, $3,000 + average bank balance, $150,000 + annual rev. Approx loan size will = 8%-10% of gross rev