



UNSECURED TERM LOANS

\$25,000 To \$350,000

As Low As 5.99%

Up to 10 Year Terms

Approvals As Fast As 24 Hours



QUALIFYING FACTORS

There is never any upfront cost to apply

Personal Credit: 680+ credit

- Minimum of 4 tradelines
- Minimum of 1 installment
- Max 50% credit utilization (pay-down loans available)
- No major derogatories
- Quality of tradelines dictate approval limits
- No more than 4-5 recent inquiries per bureau
- Established credit required
- Debt-to-income Ratios <40%

General Notes:

- 3, 5, 7, and 10 year terms
- Fixed Rates of 8%-12% on average*
- No prepayment penalties
- No upfront fees and No collateral

*Rates and offers vary based on economic conditions, market changes, industry codes, state of business formation, credit profile, and various other factors

FINANCIALS

Employed → Last year's W2, or
Last year's tax return, or
Last 2 recent pay stubs

Self-employed → Last 2 years tax returns