

## **WORKING CAPITAL PROGRAM** **SMALL TICKET SOLUTION**

The ***WORKING CAPITAL PROGRAM*** is the answer to sale/leasebacks, transactions that exceed 33% soft costs, improvements to business real property or leaseholds, or businesses that are looking for true working capital. This program is for transactions that range between \$15,000 and \$150,000 and is available to virtually any businesses with good credit.

Following is an outline of the ***WORKING CAPITAL PROGRAM***.

### **1. \$10,000 - \$35,000**

- \* Minimum Of 3 Years In Business.
- \* Bank Relationship With Minimum Moderate 4 Balances.

### **2. \$35,000 - \$50,000**

- \* Minimum Of 5 Years In Business.
- \* Bank Relationship With Minimum Medium 4 Balances.
- \* Homeowner Preferred.

### **3. \$50,000 - \$75,000**

- \* Minimum Of 5 Years In Business.
- \* Bank Relationship With Minimum High 4 Balances.
- \* Homeowner.
- \* 2 Years Complete Personal and Business Tax Returns Required.

### **4. \$75,000 - \$150,000**

- \* Minimum Of 7 Years In Business.
- \* Bank Relationship With Minimum Low 5 Balances.
- \* Homeowner.
- \* 2 Years Complete Personal and Business Tax Returns and a Current Personal Financial Statement For All Principals.

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- Submission Requires A Fully Completed And Signed Application.
  - Approvals Will Be Dependant Upon A Clean Business Credit History, Business Trade Accounts Paid As Agreed, and Excellent Personal Credit History Of Each Principal.
  - Rates May Vary Dependant On Credit Variables, Time In Business, Industry And Equipment Type.
  - Payments Will Be ACH.
  - Personal Guarantees Will Be Required From All Principals.