

401(k) Business Financing	
Funding Amount	Up to 100% of Account Balance (Min. \$40,000)
Term	None
Time to fund	3 week Average
Interest Rates	None
Credit Score Requirement	None
Setup Fees	\$4,995
Monthly Payments	None
Additional Fees	\$139/month (Plan Administration)
SBA 7(a) Business Loans	
Funding Amount	\$150k – \$5 million
Term	10 years
Time to fund	2 – 4 Months
Interest Rates	Prime + (2.25% – 2.75%)
Credit Score Requirement	640+
Setup Fees	\$2,500
Monthly Payments	Principal + Interest
Additional Fees	3 – 5% of Loan Amount (Closing costs, including
SBA Working Capital Loans	
Funding Amount	\$50k – \$150k
Term	7 – 10 Years
Time to fund	30 Days
Interest Rates	Prime + (2.75% – 4.75%)
Credit Score Requirement	690+
Setup Fees	\$2,500
Monthly Payments	Principal + Interest
Additional Fees	1 – 3% of Loan Amount (Closing costs, including SBA Guaranty Fee)
Unsecured Loans	
Funding Amount	\$25k – \$150k
Term	Revolving
Time to fund	3 Weeks
Interest Rates	12-18% (Many clients qualify for a 0% introductory rate the first 12 months)
Credit Score Requirement	690+
Setup Fees	9% of Loan Amount
Monthly Payments	Principal + Interest
Additional Fees	None
Portfolio Loans	
Funding Amount	Up to 80% of Account Balance (Min. \$85,000)
Term	Revolving
Time to fund	2 – 3 Weeks
Interest Rates	3 – 4%
Credit Score Requirement	None
Setup Fees	2% of Loan Amount
Monthly Payments	Interest Only
Additional Fees	None