



AMERICAN FINANCIAL

PARTNERS

Financial Solutions For Business Growth

Challenged Credit Program

CRITERIA:

- TIME IN BUSINESS:** Minimum of 2 years in business under current ownership. The longer the business has been established, the more strength lent to the transaction.
- BANK REFERENCE:** Med 4 required up to \$25k. Over \$25k requires at least High 4 average balance.
- PHONE VERIFICATION:** Business must be listed in the telephone directory.
- CREDIT BUREAU:** The scores will vary, however all obligations must be current when we run a credit check.
- FINANCIALS:** We must see the last 2 years of personal and business tax returns.
- REQUIREMENTS:** A personal guarantee and ACH will be required on all deals. Equipment locations must be verified prior to funding.

RATE FACTORS:

2 Advance Payments Required
\$200 Documentation Fee Required

<u>\$5,000 — 12,000</u>	<u>\$12,000 — \$20,000</u>
36 Months - .04713	36 Months - .04628
60 Months - .03705	60 Months - .03641