



Since 1988

Multi Credit Line Financing Program

Highlights

Loan Amount:

\$ 50,000 - \$175,000* 100%

(May come from multiple financial sources)
(Max working capital usually 50-60%)

Loan Term:

Revolving

(Min pmt 1.5-2%) (payoff anytime)

Collateral:

None

Closing Cost:

\$1,500 Origination Fee

(Plus standard packaging)
(Legal fees est. 5-8% based on \$100,000)

Interest Rate:

1.9 - 15%

(average 10-13%) floating with prime

Credit Standards:

- Must have good credit (700 FICO and above)
- Credit card debt no higher than 50% of limit (may be paid down)
- No more than one 30 day late in last 2 years
- No open collections, judgments or liens
- At least one open revolving account with minimum limit \$5,000 for 3-5 years
- Low credit inquiries for last 6 months

Procedures / Time Table:

- Have candidate call our office for a review
- We will send a follow-up email to Franchisor
- Candidate must complete an application and return to Franchise Finance Credit Dept.
- Once received, pre-approval will be issued within one week, \$1,500 deposit due **
- Final approval is generally completed within two weeks

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* Depends on loan amount and credit term
All terms and conditions subject to change

** Deposit refunded if no funds are borrowed
Minus any actual credit card fees