

## Highlights

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-Loan Amount:	70 - 80% * Total Cost (Includes working capital)
-Loan Term:	7 – 10 years*
-Collateral:	If available only
-Closing Cost	Est. 3-6% (can be financed)
-Interest Rate:	6% * approx.

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### Credit Standards:

- Must have good credit (650 ficia and above)
- Equity must come from non-borrowed funds (401k plans are OK)
- Personal net worth must be near loan amount requested
- General management experience is needed
- Must have approved cash flow of personal living expense
- Some outside income may be required

### Procedures/Time Table:

- Have candidate call out office for a review
- We will send a follow-up email about the candidate to Franchisor
- Candidate must complete an application and return to Franchise Finance credit department
- Once received, pre-approval issued within 1 week
- Final approval is generally completed within 2-4 weeks
- Construction loans available

\*may not apply to all franchise systems\*

\*\*All Terms and Conditions are subject to change\*\*

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