

Funding Program

Below is a brief overview of the funding program groups available to our customers. Through IA Capital, funding qualification are based on needing only 1 of the following three C's;

- **Cash flow**
- **Credit (good personal Credit from the customer or a guarantor, or**
- **Collateral**

As long you have 1 of these "C" s, there's a good possibility you may qualify for a business loan or line of credit. Below are details on our funding programs, rates and terms, important details, and deal submission requirements.

Unsecured Credit Lines/ Cards

Collateral Required	Strong personal credit
Line Amounts	\$10,000-\$150,000
Term	Revolving credit cards
Rates	0% APR typically for 6-18 months, after that 5-29%. APR, 8-12% success rate fee paid after funded
Credit Requirements	Excellent personal credit required with 700 or higher credit score, no late payments or derogatory credit within the last 12 months can be on personal credit now, no open collections or bankruptcies, less than 3 inquiries in the last 6 months on consumer credit report
Details:	Approval amounts are typically 5 times the amount of their existing highest seasoned limit credit card, must have open credit cards with balances below 40% of their card limits
Deal Submission requirements:	Application, credit monitoring login credentials

Business Revenue Lending

Collateral Required	Consistent revenue verifiable through bank statements
Loan Amounts	\$5,000-\$500,000
Term	3-36 months
Factor	1.10-1.45%
Credit Requirements	500 credit score or higher, no recent bankruptcies
Details	Business must earn annual revenue of \$120,000 or more per year, must be in business for a year or more, business must do over 5 small transactions each month, financial services industries are prohibited, damaged credit is acceptable
Deal Submission requirements:	Application, 6 months business bank statements

Merchant Advance

Collateral Required	Credit card sales
Loan Amounts	\$1,000-\$500,000
Term	3-18 month term, revolving line-of-credit also available
Rates	10-45%
Credit Requirements	500 credit score or higher
Details	Business must bring in \$100,000 or more per year in credit card sales, typical approval amounts equal to one month's credit card processing volume
Deal Submission requirements:	Application, 3-6 months bank and merchant statements

Account Receivable Financing

Collateral Required	Account receivables
Loan Amounts	\$5,000-\$20 million
Term	Up to 80% of receivables can be advanced within 24 hours, 20% minus lender's fee is released once actual invoice is paid
Rates	1.25-3% discount.
Credit Requirements	No credit score requirements to qualify
Details:	Receivables must come from another business or government agency not an individual, business must be open for at least 1 year to qualify, medical receivables can qualify along with construction and conventional receivables
Deal Submission requirements:	Application, breakdown of existing receivables, sample invoice

Private Equity

Collateral Required	20% of loan amount required as collateral
Loan Amounts	\$150,000-\$100 million
Term	12 months to 30 years
Rates	8-18%
Credit Requirements	650 FICO scores or higher
Details:	Loans and credit lines available
Deal Submission requirements:	Application, 2 years personal business tax returns, personal credit report, balance sheet, debt schedule

Equipment Sale Leaseback

Collateral Required	Existing equipment, or new equipment business wants to purchase
Loan Amounts	\$10,000-\$20 million
Term	12-48 months
Rates	7%-28%
Credit Requirements	650 or higher FICO score
Details:	Brand new businesses can qualify, minimum down payment may include first and last months' payments.
Deal Submission requirements:	Application, details on equipment being financed (Depending on loan amount and risk factors, 2 years corp and personal tax returns may be required)

Equipment Leasing

Collateral Required	Existing equipment, or new equipment business wants to purchase
Loan Amounts	\$10,000-\$2 million
Term	12-48 months
Rates	7%-28%
Credit Requirements	650 or higher FICO score
Details:	2 years time-in-business required
Deal Submission requirements:	Application, details on equipment being financed

Retirement Account Financing

Qualified Requirements	Previous 401K or IRA
Loan Amounts	Up to 100% of current retirement account value that's "rollable" from current employer.
Term	5 years (If applicable)
Rates	5.25% (Prime + 2) + \$1995 rolled in lender fee. (If applicable)
Credit Requirements	None
Details:	No penalties for account roll-over
Deal Submission requirements:	Copy of relevant retirement account statement.

Securities Financing

Collateral Required	Stocks, bonds
Loan Amounts	up to 90% of value of stock or bonds
Term	Line-of-credit
Rates	2-5%
Credit Requirements	No credit requirements
Details:	Most stocks and securities accepted, \$250,000 in securities required for approval
Deal Submission requirements:	Application, copy of securities statement

Inventory Financing

Collateral Required	Inventory
Loan Amounts	\$500,000-\$2,000,000
Term	Revolving line-of-credit
Rates	2-21%
Credit Requirements	No credit requirements
Details:	Must have \$1,000,000 or more in warehoused inventory to qualify, loan amounts as high as 50% of inventory
Deal Submission requirements:	Application, list of inventory, current value breakdown

Purchase Order Financing

Collateral Required	Purchase Orders
Loan Amounts	\$5,000-\$25,000
Term	Up to 95% of purchase order can be advanced, 5% less fee is released once actual invoice is paid
Rates	1-4%
Credit Requirements	No credit score requirements to qualify
Details:	A business can obtain a letter-of-credit for up to 95% of the order, cannot be for unfinished goods
Deal Submission requirements:	Application, copy of purchase order

SBA Loans

Collateral Required	Collateral must be 50% of loan amount
Loan Amounts	\$200,000-\$12 million
Term	10-25 years
Rates	2-2.75% + prime rate, 3-5 lender points
Credit Requirements	620 FICO scores or higher, no BK in the last 4 years
Details:	For profit companies only, positive trends in sales growth, financials required for qualification, SBA 504 and 7a programs available, can be used for working capital or real estate purchase
Deal Submission requirements:	Application, 2 years business tax returns, resume, business plan, current P&L, 4 months business bank statements

Commercial Real Estate Financing

Collateral Required	Commercial real estate
Loan Amounts	\$75,000- 20,000,000
Term	Up to 75% loan-to-value for refinances, up to 90% loan-to-value for purchases, 20-30 year loans
Rates	4-8%
Credit Requirements	650 FICO score
Details:	Conventional, SBA 504 available,
Deal Submission requirements:	Application, 2 years business tax returns, appraisal YTD POL, current debt schedule

Book of Business Financing

Collateral Required	Book of Business
Loan Amounts	Borrow 1.5 times annual renewals
Term	3-10 year loan
Rates	4-16.99% + prime rate
Credit Requirements	620 FICO or higher
Details:	Only available for insurance agents
Deal Submission requirements:	Application, summary of existing renewables

Alternative SBA Loans and Credit Lines

Collateral Required	Unsecured
Loan Amounts	\$25,000- \$5 million
Term	Revolving Line of Credit or 3-5 year term loan
Rates	6% to 21%
Credit Requirements	700+ Fico Scores
Details:	Good personal credit and tax returns with net profits required
Deal Submission requirements:	2 years Business tax returns. Year-to-date Profit and Loss statement, balance sheet, debt schedule, credit monitoring login credentials