

Our Loans



Startup Business

- Up to 75% of startup cost
- In-house underwriting
- Credit Enhancement Programs (SBA 7a, State Guarantee, CalCAP)
- Planning assistance



Microloans

- \$5,000 to \$50,000
- Existing businesses (with one full tax return)
- Two-day pre-qualification
- Documentation and terms based on loan amount and purpose



Enterprise Loan

- \$50,000 to \$1,000,000
- In-house underwriting
- Credit Enhancement Programs (SBA 7a, State Guarantee, CalCAP)

APPLY ONLINE AT ACCESSPLUSCAPITAL.COM

Letter of Credit

- Guaranteed funding for up to 12 months
- Contingent on executed contracts

We Finance

- Working capital
- Machinery and equipment
- Tenant improvements
- Business debt refinancing
- Commercial real estate
- Gap financing
- Business acquisitions
- Letter of credit
- Franchises and startups

Terms

- Up to 25 years
- Fixed rates from 6 to 8.25% interest
- Two point origination and guarantee fees (if applicable)
- No pre-pay penalties