

# Our Loans



**Gilbert and Lourdes Ruiz**  
Owner, Heartbeat Boxing  
Fresno, CA

## Startup Business



- Finance up to 75% of startup cost
- In-house underwriting
- Credit Enhancement Programs (SBA 7a, CalCAP)
- Planning assistance
- Required Documents: Business Plan with 3 Year Projections and Assumptions



## Nanoloans

- \$5,000 to \$20,000
- Existing businesses (with one full tax return)
- Required Documents: 3 Most Recent Business and Personal Bank Statements (all pages) **or** Most Recent Business and Personal Tax Return (federal only, all pages)

## Microloans



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



## Enterprise Loan

- \$50,001 to \$500,000
- In-house underwriting
- Credit Enhancement Programs (SBA 7a, State Guarantee)
- Documentation and terms based on loan amount and purpose

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## 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 3% to 8.25% interest
- 2% origination and guarantee fees (if applicable)
- No pre-pay penalties
- Additional terms and conditions may apply.