

Our Loans

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Startup Business

- Finance up to 75% of startup cost
- In-house underwriting
- Credit Enhancement Programs (SBA 7a, CalCAP)
- No-Cost Business Consulting
- Required Documents: Business Plan with 3-Year Projections and Assumptions



Microloans

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



Nanoloans

- \$5,000 to \$20,000
- Existing businesses (with one full-year tax return)
- Quick Decision Process
- Required Documents:
 - a. 3 Most Recent Business and Personal Bank Statements (all pages)
 - b. Most Recent Business and Personal Tax Return (federal only, all pages)



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

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 20 years
- Competitive rates
- 2% origination and guarantee fees (if applicable)
- No pre-pay penalties
- Additional terms and conditions may apply

For more information or to apply for a loan, visit accesspluscapital.com or call (661) 322-9019.



U.S. Small Business Administration

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