

UNSECURED LOANS AND LINES OF CREDIT

- Our **unsecured loan** and **unsecured line of credit** consulting services are designed to help you successfully navigate today's lending environment.
- Approval Cycle: 1-3 business days
- Fund Disbursement 2 to 3 weeks: .
- Unsecured loans, or signature loans, **do not require any collateral**. If you are already a business owner that means pledging your real estate, receivables, or equipment are **not** necessary to receive financing.
- If you need a new business loan, or a startup loan you can rest easy that your home will not be used as collateral. Your collateral in this case is your strong **credit history**. If you have applied for a home loan or a car loan recently and have been told you have good credit chances are you pre-qualify!
- No financial statements or tax returns are required.
- Unsecured lines of credit can belong to your business indefinitely upon renewals.
- Credit limits can be raised over time with timely payments.
- Our unsecured program features **no upfront** fees or application fees.
- A one time funding fee will be paid to JBS Financial Services at closing.
- If you are not funded, there are no fees due whatsoever.
- Our flexible options include both installment loans and lines of credit. Once approved, you will receive a free loan consultation. Our experienced staff will analyze your credit history and work with you to figure out which loan programs are right for your needs. Save time and avoid errors by utilizing our loan consulting services.

Programs:

Start Up Loans [\$10,000 to \$75,000]

- Loan terms: between 3 and 7 years.
- Interest rate: Prime +2 to Prime +10 depending on past credit history.

.Business Loan [\$15,000 to \$350,000]

- Loan terms: between 4 and 7 years.
- Interest rate: Prime -1 to Prime +10 depending on past credit history.

Business Acquisition [\$100,000 to \$1,750,000]

- Borrower must have a 20% down payment of the entire project cost. The lender will finance the additional 80%.
- Acquisition or buy out must result in 100% ownership. We cannot assist simply buying a piece of a business.
- No balloon payments or pre-payment penalties.
- Multiple interest rate options (floating, adjustable, or fixed).