## **Business Funding Brokering.**

Funding Opportunities from \$5,000 to \$500,000 <u>www.MyBudgetCenter.com</u> or www.AplusCashNow.biz

Mobile Phone: 404-725-5109; Fax: 770-674-7600

- Product is essentially a purchase of cash flow, but is not and **should not be considered a loan**. Funding may include Merchant Cash Advance or Factoring Arrangements depending on the type of product desired.
- The screening process will look to the health of the business via bank documents including but not limited to the business account statements, vetting the business customers and concentration levels, etc.
- Funding decisions may also include credit checks of both clients and clients' customers.
- · Arrangements typically range from 6 to15 months, but may offer longer or shorter funding periods.
- Must be a **minimum average of \$15,000 in monthly deposits** to business bank account with a minimum of 8 deposits during the month.
- Amounts funded will range as a percentage of the cash flow or receivable amount.
- Fees will range starting at 1.19% and may include additional fees for improper performance on the individual contracts (Late Payment, Termination Fees, and Misdirected Payments).
- Minimum credit score of 400.
- · ACH debits to the Company's checking account are the normal form of payments.
- Initial underwriting requires **3 months of business banking account statements & completed application**. (Last Federal Tax Return and a 6 month of business bank accounts may be requested).
- 5 Months of VISA or MASTERCARD merchant account statements (if you take credit cards)
- Clear enlarged copy of your driver license.
- Business Insurance declaration page (if available)
- · Last 2 years Tax Returns may be required.
- We can typically pre-approve in 24-48 hours and fund within a total of 7 days.
- Consider Funding Solutions for:
  - Inventory
  - Advertising
  - To buy out a partner
  - Furniture and/ or fixtures.
  - Expansion, partial remodeling.
  - For a new location.
  - Pay taxes.
  - Any business use you want

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