



U.I.G., L.L.C.

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BUSINESS FUNDING & PERSONAL LOANS

U.I.G., LLC in association with one of its partners is pleased to announce a select suite of Business Funding and Personal Loan Programs designed to aid the small business owner achieve their financing needs, whether it is for expansion capital, to acquire equipment or for general working capital. This can be accomplished via a single round of funding or through multiple rounds of funding. The following represent a sampling of the programs we have to offer to small business owners.

BUSINESS FUNDING/SBA EXPRESS PROGRAM:

This program is often the catalyst enabling the business owner to enter into other loan programs. The requirements are simple and the funding can be accomplished in as little as 7 – 10 banking days.

Guidelines:

- 2-year old Corporation (Corporations less than 2 years will be evaluated on a case-by-case basis).
- Personal Guarantor must have credit score of 690 and above
- Credit report from all 3 credit bureaus must show good trade lines with no derogatory or negative items
- Must have good Debt to Income (DTI)
- Mortgage history is important as it demonstrates accountability
- Corporations with strong financials can qualify for larger loans, up to \$500,000
- Copy of Voided Check

UNSECURED BUSINESS LINE OF CREDIT PROGRAM:

This is for loan amounts from \$25,000 up to \$250,000 with the “sweet spot” being loans from \$25,000 to \$75,000. The “sweet spot” represents the category that is the easiest to get approval. **The loan amount is based on 20% of the Gross Sales for the year.**

Guidelines:

- Active Corporation (Minimum 2 years). If less than 2 years, we will consider on a case-by-case basis.
- Phone number must be registered in name of the business
- 2 years of Business and Personal Tax Returns (Loans from \$100,000 to \$250,000)
- Business Financial Statements (i.e. Balance Sheet and Profit & Loss)
- Minimum Credit Score of Guarantor: 700 (3 scores)

BUSINESS EQUIPMENT LEASE PROGRAM:

This program is good for a business owner who needs to acquire equipment, but whose credit rating may be somewhat weaker as the requirements are less stringent. The program provides a lease on equipment to be acquired and it also liquidity via rebates.

- Credit report from all 3 credit bureaus
- Simple application form
- Copy of Voided Check from Business Checking Account

PROFESSIONAL PRACTICE FUNDING:

This is a unique program tailored to doctors, attorneys and CPAs with an active practice. The process is simple, with minimal documentation and less stringent credit rating.

Guidelines:

- Minimum credit score of 665 (Equifax only)
- Strong credit report (from all 3 credit bureaus)with good trade lines
- Copy of 2 forms of ID
- On-site visit to place of practice. Must be an active practice.
- Up to \$100,000 loan amount: No Doc; over \$100,000, need 2 years tax returns (4506-T required), Balance Sheet and Profit & Loss Statements
- Global Debt Service Coverage must be 1.3 - 1.5

PERSONAL CASH SYSTEM PROGRAM:

This is a personal loan program with vary fast funding which can take place in as little as 48 hours after approval. The client is provided with a Line of Credit in the form of cash cards which will be FedExed to the client in 48 hours after approval.

Guidelines:

- Credit Score of 700 and above
- Must have seasoned trade lines
- Credit report from all 3 credit bureaus with minimum of 2-3 active trade lines.
- No derogatory or negative items
- Must have good Debt to Income (DTI)
- Mimimal credit qualifies for up to \$15,000
- Stronger credit qualifies for up to \$100,000 with multiple rounds of funding

PERSONAL LINE OF CREDIT PROGRAM:

This is an excellent program for the individual who has a very good credit history, but may have a high Debt to Income Ratio compare to other programs.. He can receive from \$10,000 up to \$200,000 in personal funding with very quick funding (as fast as 48 hours after approval)

Guidelines:

- Credit Score of 700+ from all 3 bureaus (Higher Scores = Higher Approval)
- Minimum of 4-6 trade lines
- No derogatory items and few inquiries
- Up to 50% Debt to Income (DTI)

INTERNATIONAL FUNDING:

We can also provide funding for International Corporations providing they have a U.S. Personal Guarantor. The application process is simple with minimal documentation.

For more information and to apply, please contact:

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*Rates, Terms, Procedures and Pricing are subject to change without notice.