

Key Details & Instructions

This is an unsecured Line of Credit that has the primary underwriting criteria being the revenue (current and or projected) of the business enterprise. The Credit line is revolving and has a maximum loan term of 5 years.

- **Maximum LOC amount is \$500,00.00 USD**
- **Interest start at 9.99% with annual payments**
- **The Credit Line is revolving**
- **Maximum loan term of 5 years**



Underwriting time frame once all documentation has been supplied is 72 hours. The total dollar amount of the LOC is determined at the conclusion of underwriting and upon execution of all contracts and satisfactory remittance of any and all loan conditions; funds can be wired within 24 hours.

Minimum qualifications:

1. Business must have good current consistent revenue and or quantifiable projected revenue
2. The business must be a Legal corporate entity registered with a State governing body for at least 6 months
3. 620 FICO score of applicant
4. No Bankruptcy
5. No outstanding Tax Liens

Required documentation

- GWF online 'Client Information Form' (this form will be sent to you via email)
- General Working Capital Application (this form will be sent to you via email)
- Creditnav.com credit report (go to www.creditnav.com to pull your own free credit report)
- Outstanding Loans & Credit Form (this form will be sent to you via email)
- 6 months bank statements
- 2 year business tax records
- 2 year personal tax returns
- copy of articles of organization
- 2015 profit and loss schedule existing debt
- Executive summary
- Statement from applicant itemizing the following:
 - How many employees (other than the applicant) does the business have?
 - How many locations does the business have?
 - Besides the applicant, are there additional guarantors that can be provided for this loan?

We look forward to developing your business credit together!

The GWF Investments Team