



Business Finance Depot

USA FINANCE PRODUCT LIST

#	Product Type	\$ Range	Applicant Type	Equity Injection	Collateral
1	USDA Loan	\$25,000,000	Startup or Existing Corporation	20% Equity Minimum	Business and Personal Assets
2	SBA 504 Loan	\$10,000,000	Startup or Existing Corporation	10% Equity Minimum	Business and Personal Assets
3	SBA 7(a) Loan	\$5,000,000	Startup or Existing Corporation	10% Equity Minimum	Business and Personal Assets
4	Conventional Non-Conforming Loan	\$2,000,000	Startup or Existing Corporation	25% Equity Minimum	Business and Personal Real Estate
5	Equipment Lease	\$1,500,000	Startup or Existing Corporation	1 Payment up to 20% Down Payment	Equipment Only
6	Equipment Finance Agreement	\$1,500,000	Startup or Existing Corporation	1 Payment up to 20% Down Payment	Equipment Only
7	Home Equity Loans	\$400,000	Startup or Existing Corporation	No Down Payment Required	Real Estate
8	Commercial & Personal Loans	\$250,000	Startup or Existing Corporation	No Down Payment Required	Personal Guarantee Only
9	SBA Express Loan	\$150,000	Home Based Startup or Existing Corporation	10% Equity Minimum	Business Only
10	Business & Personal Credit Cards	\$150,000	Existing Companies Only	No Down Payment Required	Personal Guarantee Only
11	Roll Over Business Start-ups (R.O.B.S.)	Based upon Retirement Account	Startup Corporation	\$5,000	None
12	Merchant Cash Advance (MCA)	Based upon Average Monthly Deposits	Existing Corporation	No Down Payment Required	Business and Personal Guarantee
11	Loan Against Marketable Securities	Based upon Investment Account	Startup or Existing Corporation	No Down Payment Required	Stock Portfolio



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CANADIAN FINANCE PRODUCT LIST

EQUIPMENT LEASING & FINANCING

WORKING CAPITAL LOAN (WCL)

MERCHANT CASH ADVANCE (MCA)

	EQUIPMENT LEASING & FINANCING	WORKING CAPITAL LOAN (WCL)	MERCHANT CASH ADVANCE (MCA)	
1	Amount Range	\$10,000 - \$2,000,000 CAD	\$5,000 - \$450,000 CAD	Up to \$450,000 CAD
2	Terms	Customized lease terms (FMV, Lease-to-Own, etc.)	4 - 24 months	6 - 24 months
3	Repayment	Monthly (custom schedules: seasonal, step deferred)	Weekly or monthly	Weekly or monthly
4	Typical Rates which vary based on contract values and terms	8% to 15% OAC	1.03 - 1.30 OAC (Factor Rate)	25% Equity Minimum
5	Industries	All industries welcome	All industries welcome	1.25 - 1.40 OAC (Factor Rate)
6	Ideal Use	Asset acquisition, upgrade, or refinancing	Soft costs, fees, project gaps, inventory, start-up expenses	All industries welcome
7	Turnaround	Depends on asset and structure	Approval/Funding within 48 hours	Quick access to cash for expansion, payroll, inventory
8	Additional Notes	Options: FMV, Lease-to-Own, Sale-Leaseback, Equity Takeout	Time in business, min 6 months revenues	Personal Guarantee required, 12 months bank statements