

Interest-Only Revolving Line of Credit

With today's inflationary instabilities and supply chain debacles, now more than ever business owners must be financially prepared to pivot at any moment. That means quick access to the most affordable capital is essential to keep pace with the challenges they face. The LOC provider understands those changing needs and has recently introduced a new Interest-Only Revolving Line of Credit to help businesses maneuver as quickly as the market changes. Clients only pay the interest on their outstanding balance for up to a year and can draw funds or make partial principal payments as often as they want during the revolving period. This ensures the client is in complete control of their finances based on the business's changing needs.

THE UNIQUE BENEFITS OF IO-Line of Credit:

- Approvals from \$200K up to \$1MM with a minimum initial draw of 25% of the line's approval
- SAVE BIG! Pay only the interest on the outstanding balance for up to 1 year
- Amortizing terms up to 3 years with the lowest, fixed payments
- Unlimited draws of \$10,000 or more during the revolving period
- Unlimited partial principal paydowns of \$10,000 or more during revolving period
- A revolving period up to 11 months (48 weeks)
- Every regular payment made and partial principal paydown frees up line availability

*Unlimited draws and partial principal payments are only availabe during the revolving period. This is not a guaranteed extension of credit. All draw requests will receive a desktop underwriting to ensure the merchant's creditworthiness has not materially changed since the original loan was initiated. The merchant will be required to submit updated bank transactional data via PLAID or via paper statements prior to a draw request being funded. Provider will strive to fund all qualified draw requests within two business days of receipt.



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