



**TRUST**  
Financing Solutions

# Business Loan Program Details

Underwriting Guidelines • Minimum Qualifications • Approved Industries

## UNDERWRITING GUIDELINES

### Preferred Industries (B2C):

- Minimum Equifax credit score of 551
- Minimum 1 month time in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed terms from 12 to 36 Months
- Provider can pay off up to 2 competitors (short-term loans)

### Expanded Industries (B2B):

- Minimum Equifax credit score of 601
- Minimum 2 years time in business (same ownership)
- Minimum monthly sales of \$17,000
- Loan amounts up to \$500,000 for single entities
- Loan amounts up to \$750,000 for multiple entities
- Fixed repayment terms from 12 to 36 Months
- Provider can pay off up to 2 competitors (short-term loans)

## LOAN PROGRAM ADVANTAGES

- Loan amounts from \$5,000 to \$1,000,000
- Fixed repayment terms from 12 to 36 months
- Fast approvals and fundings in under a week
- Revolving lines of credit with interest-only options
- Unlimited access to draws for up to a year\*
- Unlimited principal paydowns for up to a year\*
- Loan repayment is not tied to credit card transactions
- Minimal documentation requirements
- Early pay-off options are available
- The interest paid is tax deductible



### Revolving Line of Credit

Approvals of up to \$750,000 with minimum initial draw of \$5,000. Unlimited draws and partial principal paydowns during the revolving period of up to 1 year!



### 24-Month Terms

Longer Repayment terms mean lower payments. Minimum loan amount is \$5,000. Minimum credit score is 651 and minimum annual sales is \$250,000.



### 36-Month Terms

Longer Repayment terms mean lower payments. Minimum loan amount is \$250,000. Minimum credit score is 651 and minimum annual sales is \$1,500,000.

(SEE REVERSE SIDE FOR FULL LIST OF APPROVED INDUSTRY TYPES)

## APPROVED INDUSTRY TYPES (PREFERRED B2C)

- Acute Care Facility
- Auditory Center
- Automotive Parts Store
- Automotive Repair
- Automotive Services
- Bakery / Catering
- Bar
- Barber Shop
- Beauty Salon
- Bed & Breakfast
- Bicycle Shop
- Book Store
- Bowling Alley
- Café in Fitness Center
- Cancer Radiology Center
- Cancer Treatment Facility
- Candy Store
- Car Wash
- Cheese Store
- Chiropractor
- Cigar Store
- Coffee Shop
- Cosmetic Surgery
- Dentist
- Orthodontist
- Diagnostic Imaging Center
- Doctor
- Dry Cleaner
- Drug Store
- Florist
- Food Gift Basket Store
- Gourmet Food Store
- Gourmet Popcorn Store
- Grocery Store
- Hardware Store
- Home Healthcare
- Hospital
- Hotel / Motel
- Ice Cream / Yogurt Store
- Liquor Store
- Mail & Package Store
- Mall Food Outlet
- Medical Spa
- Nail Salon
- Nightclub
- Nursing Home
- Optical / Vision Store
- Pet Grooming / Boarding
- Pet Store
- Pharmacy
- Photo Studio
- Physical Rehabilitation
- Prepackaged Meals
- Quick Copy
- Printing
- Restaurant
- Retail Store - Other
- Smoothie Shop
- Spa
- Sporting Goods Store
- Tavern
- Urgent Care Facility
- Veterinarian

## APPROVED INDUSTRY TYPES (EXPANDED B2B)

- Accountant
- Aerospace
- Alternative Energy Production
- Architect
- Architectural Services
- ATV/Golf Cart Dealer
- Bottling & Distribution
- Brewery
- Chemical & Related Manufacturing
- Commercial Cleaning Services
- Commercial Landscaping & Design
- Computer Software
- Defense Contractor
- Defense Electronics
- Distillery
- Drug Manufacturing
- E\*Commerce
- Electronics Manufacturing
- Engineer
- Food Manufacturing
- Food Processing & Sales
- IT Hardware Sales
- IT Services
- Legal Services
- Locksmith & Security
- Manufacturing
- Meat Processing & Products
- Medical Equipment & Supplies
- Nutritional & Dietary Supplies
- Pharmaceuticals & Health Products
- Printing & Publishing
- Professional Sports Arena
- Radio Station/Services
- Sports Equipment & Services
- Steel Fabricator
- Steel Production
- Telecom Services & Equipment
- Textiles
- Tractor & Lawn Mower Sales
- Waste Management
- Wholesale
- Winery

**Trust Financing Solutions has partnered to provide the working capital every business owner deserves.**

\*Unlimited draws and partial principal payments are only available 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 strives to fund all qualified draw requests within two business days of receipt.



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