

For Start-Ups **and** Established Businesses!

**Our** guided consulting program **helps qualified credit clients obtain** credit cards and/or loans **(to maximize your capital, both personal & business will be reviewed) to be used** for your business.

- **NO business plan required.**
  - Credit cards are 'revolving', much like a line of credit. **They are not a one-time loan. Pay them down, then run them back up again** as often as needed.
  - Term Loans start as low as 6% **and can go out** as far as 5 years on a payment schedule.
  - **Use as you see fit - you** determine when, how and what **capital is allocated to!**
  - **Enjoy Promotional Interest Rates - as low as 0% for up to 18 months.**
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#### Hot Points:

- **We typically generate between \$25,000-\$100,000+, per qualified applicant, in credit cards and loans.**
- **Generally, the process takes 7-14 business days (actual time may vary depending on credit and customers availability).** Cards begin arriving in the mail **directly after the approval process.** Loan Proceeds are **generally received within the first week as well.**
- **Introductory rates on Credit Cards can start as low as 0% for up to 18 months.**
- **Interest rates on Term Loans start as low as 6% and can have up to a 5-year repayment term.**
- **Introductory payments on credit cards average around 1%-2% of the total amount in use\*.**

*\*After introductory period, payments can increase to around 3%-4%.*

#### Program Cost

For these services, Simplified Capital charges each applicant 10% of the total amount we assist you in being approved for. As an Added Value Proposition, we "cap" our fee at just \$8,995 fee (options for smaller combined amounts are also available at our 10% fee).

Outside-of-the-Box options are often what it takes, and we help guide you through the process.

# Program Qualification Criteria

To succeed, the secret is excellent personal credit.

We utilize banks/lenders who accept applications for credit cards and or term loans without most of the complications a normal loan would require.

*Qualifying preview, please take into account our minimum credit criteria, as listed below:*

- **Minimum 670** credit score – Credit Card balances higher than 45%? By paying them down, we can potentially boost a lower score by 30-50 points
- **Low inquiry activity** – 4-6 inquiries in 6 months is considered the upper limit
- **Low usage** on existing credit card; ideally, less than 45% (you can pay down if too high today. We can even assist Qualified Clients with a Pay Down Solution!)
- **Minimum** of 1 open revolving account, \$2,500+ limit, established at least 2 years
- **Less than \$20,000** in combined revolving debt is best (HELOC's are not an issue)
- **No history of late payments** on any account in the past 12 months with no more than 1 late payment in the past 24 months
- **No open collection accounts** – Closed collection and medical accounts may be ok. Open collections must be dealt with before entering our program. We can consult you if needed!
- **No Bankruptcies within 5 years**
- **No Child Support Issues**
- **NO open liens or judgments**

## CREDIT NOT QUITE THERE? NEED MORE CAPITAL THAN ONE INDIVIDUAL CAN QUALIFY FOR?

Any partner, friend or family member can step up and allow their credit to be reviewed as well. If they're approved, simply use what they're approved for to do what you need done.  
Our clients matter to us! If you are close to meeting these qualifications, do not disqualify yourself. Give us a call to discuss.

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## Unsecured Business Funding

Each credit card may be \$5,000-\$25,000 revolving & unsecured  
Term Loans can start as low as \$500 and go as high as \$100,000

Start-ups can expect to have up to \$100,000+ per person!  
Existing businesses with proof of income could potentially secure more!

- **NO** up-front fees
- **NO** 'minimum time-in-business' requirements
- **NO** collateral or asset requirements
- **NO** financial or tax statements required (stated income only)
- **NO** hidden fees
- **YOU** determine how, when and why they are used
- **Promotional rates** as low as 0 %\*



BBB Rating: A+

\*Promotional terms applicable to availability on credit cards only.  
Term loans can start as low as 6%.