

GULFCO LEASING

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CASH FLOW LOANS UP TO \$2,000,000.00 – UNITED STATES AND CANADA FUNDING

How Much Do You Lend?

We offer loans from \$5,000 up to \$2,000,000.00 based on monthly cash flow of the business. Maximum of \$250,000.00 per Location

- All tax liens need to be paid down to 75K with payment plan
- Bankruptcies acceptable with filing dates
- Tax returns required on loan amounts over 75K
- Year to date P&L required on loans over 75K

AFFORDABLE: No Application Fee, Upfront Cost, Terms from 6 to 12 months, (Terms up to 18 months for: Loan's Minimum \$150,000).

GENERAL REQUIREMENTS – IN BUSINESS OVER 12 MONTH-

- 12 Month in Business
- \$8,000 + Monthly Revenue
- 5 + Bank Deposits
- Separate Home & Business Address (Preferred)
- Lowest Rates, Easiest underwriting guidelines and Fastest Approval in the Industry.

GENERAL REQUIREMENTS – IN BUSINESS OVER 3 MONTH’S-

- 3 Month’s in Business – You Must Take Credit Cards
- \$15,000 + Monthly Revenue
- 15 + Bank Deposits
- Maximum Loan \$50,000.00

GENERAL REQUIREMENTS – IN BUSINESS OVER 1 YEAR

- 1 Year in Business –
- \$15,000 + Monthly Revenue
- 10 + Bank Deposits
- Maximum Loan \$2 million - \$250,000.00 per Location
- Minimum Fico of Owners 500

GENERAL REQUIREMENTS – IN BUSINESS OVER 2 YEAR

- 2 Year in Business –
- \$15,000 + Monthly Revenue
- 5 + Bank Deposits
- Maximum Loan \$2 million - \$250,000.00 per Location
- Minimum Fico of Owners 500

FACTORS EVALUATED

Some of the other factors that we take into account when determining the size of a loan include:

- Total Revenue
- Industry (to determine margins)
- Time in Business (to determine stability)
- Credit Utilization (how much of the available credit is being used)
- Debt to Income Ratio (ability to service additional debts)

What Are The Credit Score Minimums That You Will Accept?

Our minimum credit score is 500

What Is The Typical Term of a Loan?

6, 8, 10 or 12 months under 150,000 and 18 months if higher than 150,000.00

What Are The Rates of Your Loans?

Qualified applicants can expect to pay back between \$12,000 and \$13,000 for every \$10,000 borrowed in a years time period – final Rates are determined by industry and credit risks.

6 month Loan – 1.20 to 1.30

9 month Loan – 1.26 to 1.36

12 month Loan – 1.30 to 1.40

18 Month Loan - 1.40 to 1.50

What if I need additional money – Can I apply for a second loan?

Yes. Once you have successfully repaid 50% of your loan, you are eligible to apply for additional capital to continue building your business. However, we feel that the ideal time for a merchant to apply for a renewal is when the existing loan is about 70% paid down.

What Makes A Company Eligible?

A Main Street business is a good candidate if it has a separate business bank account, and has been open for business for over 3 months and processes at least \$3,000 in credit card transactions per month.

If a company does not accept credit cards, they should be open for business for at least 1 years and have an average bank account balance of at least \$3,000 per month.

What Information Is Needed To Apply?

Depending on how you receive payments, you will need to submit the following:

- A one page application
- 3 most recent merchant processing statements
- 3 most recent bank statements (6 bank statements if you do not accept credit cards)

How Soon Will I Know If I Am Approved?

Within 2 business days of receiving the complete application package.

When Will I Receive My Funds?

Loans are funded within 5 business days of receiving all completed loan documents.

How Are These Loans Repaid?

Daily Direct Debit payments are made from your business bank. These small regular payments are proven to prevent the snowball effect often caused by missing larger monthly payments. Our online loan management portal allows you to monitor the activity, and Partner Portal will inform you when you are eligible for renewals.