

Offered by

# SmartBiz: Affordable Business Lending



A happy SmartBiz customer. Kelly Kolterman, owner Jala Clothing, Redondo Beach, California.

Smartbiz provides SBA-guaranteed working capital bank loans to help you grow your business. Smartbiz loans have low interest rates, long-term repayments and an easy online application.

## Why SmartBiz?

- Loans from \$5,000 \$350,000
- ✓ 6% to 8% Interest Rate\*
- Pre-qualify in minutes
- Get funds as fast as 7 days
- ✓ 10-year term with no prepayment penalty

\*6% to 8% interest rate is variable based on the Prime Rate plus 2.75% to 4.75%

## Who Qualifies?

#### **Business Characteristics**

- ✓ 2 years in business
- ✓ US based business
- Minimum cash flow to support loan payments (verified with tax returns)

## Personal Characteristics of Business Owner

- ✓ Good Credit
- ✓ No bankruptcies, judgements, or foreclosures in last 3 years
- Current on any government loans

## Easy to Get Started

Just complete our easy, online 24/7 application. It only takes 5 minutes to pre-qualify and about 30 minutes to apply. Call our loan specialists with any questions and they can assist. We fund loans as fast as 7 business days after your application is complete.

Apply at

**Contact** 

Call