

\$5K - \$600,000 + Working Capital Available for Georgia Businesses!

Referrals Welcome! ■ Improve Cash Flow ■ Payoff Debts ■ Get New Equipment ■ Make Payroll ■ Expand and Grow

Rapid Finance offers three (3) working capital solutions for Georgia's small business community. Most dining, childcare, health & beauty, food & beverage, retail, service, and building trades are acceptable. retail and service-oriented businesses. Persons/businesses that refer businesses to us are eligible to receive a referral fee between \$100 or \$500 for every referred client that receives funding. *See your local representative for more details.*

- **Business/Merchant Cash Advances (\$5,000 - \$600,000):** Our merchant cash advance helps you plan for a successful future. Get fast access to the working capital you need to grow your business. A business (merchant) cash advance (MCA) gives businesses fast access to a one-time, lump-sum amount of working capital based on future credit card processing volume. so they can meet their business needs. Your local Rapid Finance Agent can complete the application with you in just a few minutes. ***2-Day Funding Available.**
- **Revenue-Based Business Loans (\$5,000 - \$600,000):** This business funding solution provides financing to contractors that generate revenue that is deposited and reflected in their monthly banking statements. A contractor can receive up to three times their average banking deposit history of the last 3-6 months. This type of financing can be a good option for businesses that have inconsistent cash flow or that need funds quickly. ***2-Day Funding Available.**
- **Line of Credit (\$5,000 - \$150,000):** Our line of credit gives your business continuous access to working capital when you need it the most. Flexible Payments - Automatic daily, weekly, or monthly payments are withdrawn from the business bank account, and the business only pays back the amount drawn plus any interest or other fees that may be charged. A line of credit is a flexible financing option that allows quick access to a defined amount of working capital. The way it works is a business is approved for a set amount of credit and has access to that amount through a streamlined process which allows for easy access to drawing on the approved amount when needed. The full amount does not need to be drawn at one time, your business can conveniently draw on as much or as little working capital as it needs, up to the approved amount. Businesses are only responsible for repaying the funds they used, plus any interest or other fees that may be charged. ***2-Day Funding Available.**



Call: Jay Lawson/Business Financing Coordinator

Cell: 404-996-9875 | Email: Jay@RapidFinanceGA.com

Business Funding Programs and Parameters

Requirements	Loans ^{1 2}		MCAs ^{3 4}		LOC		
Terms or Estimated Terms (months)	4-12	15-18	4-8	10-12	6	9	12
Min. Time in Business (years)	2	4	2	2	2		
Min. Monthly Sales	\$10,000		\$10,000		\$10,000		
Min. Credit/FICO®	600		600		600		
Max. Business Liens/Judgments	\$150,000		\$150,000		\$150,000		
Min. Financing Amount	\$5,000		\$5,000		\$5,000		
Max. Financing Amount	\$600,000		\$600,000		\$55,000		
Origination Fee	NONE		NONE		4% Draw Fee		

Pre-Qualification Requirements

Application • Signed and dated application must be legible, dated and signed within 30 days of applying for financing. NOTE: The applicant(s) must submit a copy of their driver's license and a voided check with the application via upload. NOTE: The application form is an online PDF document accessible by scanning the QR Code below. The form provides a secure link to upload the requisite attachments to us.

Credit Pull • Soft Credit Pulls Only.

Bank/Processing Statements • FOR LOANS: Only the last 3 months of Business Bank Statements (unless seasonal).
 • FOR LOCs: Only the last 3 months of Business Bank Statements (unless seasonal).
 • For MCAs: Only the last 3 months of Business Bank Statements.
 • Only the last 3 months of processing statements (unless seasonal) are required.

Multiple Entities/Locations • Businesses with multiple entities with different tax IDs - must submit separate applications and statements per entity.

Bankruptcy Tax • No open bankruptcies are allowed; they must have been discharged for at least a year with at least one active trade line.

Liens/Judgments • Personal tax liens cannot exceed \$150,000
 • Business tax liens and business judgments:
 • \$105,000—no paperwork needed.
 • Between \$105,000 and \$150,000—must be on a payment plan and the last two months of payments required.
 • Over \$150,000—unqualified.

Site Visits • Not required but may be requested on a discretionary basis for deals over \$150,000

Client Interviews • Required for new deals over \$200,000 and renewals over \$250,000

Landlord Interviews • Required for new deals over \$200,000 and renewals over \$250,000

Competitor Balances • For loans and MCAs, no more than two (2) competitor payoffs. Up to 65% of proceeds may be used to pay off outstanding competitor balances (must net 35% of the approved amount)
 • Up to two competitor balances may stay in place for LOCs. Please note that Rapid considers small LOCs differently in some cases. Existing LOCs may also be able to remain in place. Please reach out to your local account manager with any questions.
 • Competitor UCC filings less than 12 months require a zero-balance verification.
 • LOCs - No competitor payoffs currently required.

Renewal Eligibility • All loans and MCAs are eligible for renewal when 50% of the original balance has been paid.

Copy of Lease or Deed • Business Space/Location for new deals \$150,001 and higher.

Financials Required • Most recent Business Tax Return, Balance Sheet and Profit & Loss statement (for new deals \$200,001 and up* and renewal deals \$250,001 and greater).



CLICK THE ARROW (ON PC) OR SCAN THE QR CODE (ON MOBILE) TO APPLY ONLINE