

Solutions for Every Situation

Capital | Contrasting lending options



Loan Product	Loan Amount	Loan Term	Time to Funds	Interest Rate	Qualifications
Business Line of Credit	\$1,000 - \$250,000	1 - 2 Year Maturity	As Soon as 24 Hrs	As Low as 8%	Typically need to be in business at least six months, have \$5K in monthly revenue, and a credit score of 560 or higher.
Accounts Receivable Line of Credit	\$5,000 - \$5,000,000	Up to 1 Years	As Soon as 24 Hrs	As Low as 6%	Two years' time in business, generate \$1M in annual revenue, have \$100k in accounts receivable at any given time, and a credit score of 680 or higher.
Business Term Loan	\$5,000 - \$2,000,000	1 - 5 Years	1 - 2 Weeks	As Low as 6%	Three years of business and personal tax returns, YTD financials, a debt schedule, and six months of business bank statements.
Merchant Cash Advance	\$5,000 - \$2,000,000	Up to 2 Years	As Soon as 24 Hrs	As Low as 18%	The requirements for this type of financing vary, but are relatively lenient due to the nature and terms of the loan.
Credit Card Plan	\$1,000 - \$500,000	1 - 2 Year Maturity	1 - 2 Weeks	Between 8 - 24%	Typically need a credit score of 680 or higher. New business owners can personally guarantee the card.
Equipment Financing	\$5,000 - \$5,000,000	1 - 5 Years	2 - 5 Days	As Low as 7.5%	If less than three years in business, a 680 credit or higher is required. If time in business is greater than three years, the minimum credit score needed is 600.
Commercial Mortgage	\$250,000 - \$5,000,000	10 - 25 Years	2 - 3 Months	As Low as 6%	Profitable businesses with good credit may qualify. Cash flow, down payment, and assets are the biggest factors for approval. A minimum 680 credit score is preferred, but in some cases, lower credit can be approved.
AR Financing/Factoring	Up to 80% of	Up to 1 Year Approved Receivables	As Soon as 24 Hrs	As Low as 2% (Factored Invoice)	Because the factoring company will be more focused on the credit of the business that owes the money, the client's credit is not as important.
SBA Loan	\$50,000 - \$5,000,000	10 - 25 Years	60 - 90 Days	Prime+	SBA loans are popular, long-term options with great rates and competitive terms. For businesses with a down payment and the positive cash flow needed to qualify, Heartland has experts in place to take care of everything.

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