

# Finance Options



## 401(K) BUSINESS FINANCING

Entrepreneurs can use their 401(k) and IRA funds to buy a franchise, without taking a taxable distribution or getting a loan.



## SBA LOANS

SBA business loans offer up to \$5 million with low-interest rates, flexible repayment terms, and no ballooning costs.



## PORTFOLIO LOANS

Entrepreneurs with stocks, bonds, or mutual funds can borrow up to 80% against the value of the portfolio without having to sell.



## UNSECURED LOANS

Rather than using personal assets to secure business financing, unsecured loans offer capital based on credit worthiness.



## EQUIPMENT LEASING

Leasing offers access to equipment at an affordable rate, rather than incurring significant out-of-pocket expenses to buy it.



## EXPANSION CAPITAL

For existing franchise owners looking to expand operations, our expansion capital program offers quick access to funds.

| PROGRAM                         | FUNDING AMOUNT                  | ELIGIBILITY   | BENEFITS   | TIME FRAME      |
|---------------------------------|---------------------------------|---|--|-----------------|
| 401(K)<br>BUSINESS<br>FINANCING | \$40k+                          | <ul style="list-style-type: none"> <li>\$40k in eligible, rollover retirement assets [401(k), IRA 403(b), TSP, Keogh, etc]</li> <li>Owner must be a bona fide employee of the business</li> </ul>                                       | <ul style="list-style-type: none"> <li>Debt-free way to start a business</li> <li>No collateral needed</li> <li>No tax penalties</li> </ul>  | 4 - 5<br>Weeks  |
| SBA LOAN                        | \$150k -<br>\$5 million         | <ul style="list-style-type: none"> <li>680+ credit score</li> <li>20-30% down payment</li> <li>At least 10% in post-closing reserves</li> <li>Industry/management experience</li> <li>Secondary source of income (preferred)</li> </ul> | <ul style="list-style-type: none"> <li>Term loans with competitive interest rates.</li> <li>Access to 3,600+ lenders</li> <li>Money-back guarantee</li> <li>Dedicated loan consultant</li> <li>Single loan application</li> <li>Rapid loan package analysis and approvals</li> </ul> | 2 - 4<br>Months |
| PORTFOLIO<br>LOAN               | Up to 80%<br>account<br>balance | <ul style="list-style-type: none"> <li>No minimum credit score required</li> <li>Minimum of \$85k in securities</li> <li>Stock trading at more than \$5/share</li> </ul>  | <ul style="list-style-type: none"> <li>No liquidation of existing securities</li> <li>Low interest rates</li> <li>Deferred payments if opening a new franchise (up to 24 months)</li> <li>Flexibility with revolving line of credit</li> </ul>                                       | 2 - 3<br>Weeks  |

| PROGRAM           | FUNDING AMOUNT | ELIGIBILITY  | BENEFITS  | TIME FRAME               |
|-------------------|----------------|--|---|--------------------------|
| UNSECURED LOAN    | \$25k - \$150k | <ul style="list-style-type: none"> <li>• 700+ credit score</li> <li>• Minimal credit inquiries</li> <li>• Less than 50% credit utilization</li> </ul>  | <ul style="list-style-type: none"> <li>• Low introductory interest rates</li> <li>• No collateral needed</li> <li>• Helps build business credit</li> <li>• No use of proceeds requirements</li> </ul> | 3 Weeks                  |
| SBA \$150K LOAN   | \$50k - \$150k | <ul style="list-style-type: none"> <li>• 700+ credit score</li> <li>• 10% down payment</li> <li>• SBA Registry franchise (if applicable)</li> <li>• Executed franchise agreement prior to funding</li> </ul> | <ul style="list-style-type: none"> <li>• Low down payments</li> <li>• No collateral needed</li> <li>• Fast funding</li> </ul>   | 30 Days                  |
| EQUIPMENT LEASING | Minimum \$10k  | <ul style="list-style-type: none"> <li>• In business 0-2 years: 700+credit score, 10% down</li> <li>• In business 2+ years: requires a 650+ credit score, 0% down</li> <li>• Vehicles only</li> </ul>        | <ul style="list-style-type: none"> <li>• Quick funding</li> <li>• Low deposit</li> <li>• Up to 60-month term</li> <li>• Interest rate 6.99-13.90%</li> </ul>  | Approval within 48 hours |