



Texas Business Development Center

Bankcard Division | Visa | MasterCard | AMEX | Discover | Debit

(866) 258-7095 toll free | www.VisaCashNow.com/100k



Do You Need **CASH NOW** for Your Restaurant, Retail, Internet or Service Business?



Get A Fast, Business Loan
Up To \$100,000.00
In 5-10 Business Days!

Use The Money For Expansion,
Equipment, Working Capital,
Remodeling, Inventory, Or Just
About Anything, You Decide!

Access To Working Capital Without Compromising Your Long Term Business Success...

Many businesses, no matter how well they are run, cannot qualify for traditional bank loans due to personal credit issues, too few years in business and/or limited cash reserves.

When a need for working capital strikes, business owners face few smart alternatives to the bank, and owners must turn to family money, personal loans, or even factoring forms that may charge astronomical rates.

TBDC bridges the gap between bank loans and factoring products such as merchant cash advances. By assessing your business' an emergency, or need to fund growth – we're here to help.

By analyzing a merchant's bank statements, merchant statements and other factors, TBDC enables small businesses to use the strength of their cash flow to manage their demands for capital. We work with businesses considered marginal or too risky for banks, approving clients up to 120 points outside a traditional bank's FICO score cutoff. No monthly bill, business bank account is debited daily (M-F) over a 260 day period.



Business Loan and Documentation Requirements

ELIGIBILITY REQUIREMENTS

- Minimum FICO Credit Score is 600
- Been in business at least one year
- Accepted credit cards for four months
- Monthly credit card volume over \$3K
- Separate business bank account

DOCUMENTATION REQUIREMENTS FOR APPROVAL

- Application, completed and signed
- Retention Agreement Signed
- 6 Months of Business Banking Statements
- 3 Months of Merchant Account Statements (if applies)

DOCUMENTATION REQUIREMENTS AFTER APPROVAL

- Approval Letter Signed
- Corporate or Personal Tax Returns with Schedule C (most recently filed returns)
- Drivers License Copy
- Utility Bill Copy

Fax all documentation to our toll free fax hotline at **(800) 796-7196**



 **Texas Business Development Center**

We Help Lower Your Current Credit Card Processing Rates, Fees and Costs!

VP Merchant Bankcard Operations



(866) 258-7095 toll free
(800) 796-7196 fax

	Merchant Processing and Bank	Merchant Processing and Bank Transfer Account	Bank Only
Time in Business	1 Year	1 Year	2 Years
Credit Score	600+	600+	620+
Statements	3 Bank, 3 Merchant	3 Bank, 3 Merchant	6 Bank
Minimum of Transactions/Volume	20 Swipes/\$3,000	20 Swipes/\$3,000	10 Deposits
Minimum Avg. Bank Balance	\$1,000	\$1,000	\$3,000
Minimum Ending Bank Balance	\$1,000	\$1,000	\$3,000
Negative Days	Up to 4 in a month	Up to 6/month, 10 in 3 months	Up to 3 in a month
NSFs	Up to 4 in a month	Up to 10/month, 20 in 3 months	Up to 3 in a month
Amount Approved	The lower of up to 2x processing, or up to 5x Average Daily Balance	The lower of up to 2x processing, or up to 7x Average Daily Balance	Up to 4 times Average Daily Balance
Maximum Amount Offered	\$100,000	\$100,000	\$75,000
Rates	6 Month Loans - 1.09 to 1.16 (20% of all Loans), 12 Month Loans - 1.16 to 1.26 (80% of all Loans)		
Notes	1 Blanket UCC decreases approval in half, Additional Blanket UCC 25k Max		

Loan Application

Partner ID :

Date:



- If you are applying for individual credit in your name and are relying on your own income or assets and not the income of assets of another person as the basis for repayment, complete Owner Information (1) and omit Owner Information (2).
- If this is an application for joint credit with another person, complete Owner Information (1) and (2).
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in Owner Information (2) about the person on whose alimony, support or maintenance payments or income or assets you are relying.

COMPANY INFORMATION

Exact Legal Company Name:

State of Incorporation:

Tax ID:

Mailing Address:

City / State:

Zip Code:

Company Phone:

Legal Entity:

Corporation LLC LLP

General Partnership Other

Company Web Site:

Company Type/Industry:

Annual Business Revenue:

Monthly Credit Card Volume:

Merchant Processor Name:

OWNER INFORMATION (1)

Full Legal Name:

Years as Owner:

Home Address:

No PO boxes or mailing addresses, please.

City / State:

Zip Code:

Home Phone:

Cell Phone:

% Ownership:

Social Security No:

Date of Birth:

E-mail Address:

Driver's License No:

State of Issue:

Years at Current Address:

Annual Income:

Other Income: \$ / per

Source(s) of other income:

Alimony, child support, or separate maintenance received under:

OWNER INFORMATION (2)

Full Legal Name:

Years as Owner:

Home Address:

No PO boxes or mailing addresses, please.

City / State:

Zip Code:

Home Phone:

Cell Phone:

% Ownership:

Social Security No:

Date of Birth:

E-mail Address:

Driver's License No:

State of Issue:

Years at Current Address:

Annual Income:

Other Income: \$ / per

Source(s) of other income:

Alimony, child support, or separate maintenance received under:

- Court Order Written Agreement Oral Understanding Court Order Written Agreement Oral Understanding

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

By signing and faxing or e-mailing us your Loan Application, you certify that (i) you are authorized to apply on behalf of the company whose full legal name appears above under the Company Information portion of the Loan Application for a business loan from us and (ii) all information you provide within the Loan Application and other supporting documents is true and complete and that you will notify us of material changes to such information. You understand and agree that we and our agents and assignees are authorized to contact third parties to make inquiries in evaluating your Loan Application (including requesting business and personal credit bureau reports from credit reporting agencies and other sources) or for any update, renewal, extension of credit or other lawful purpose. Upon your request, we will advise you if we obtained a credit report and will give you the credit bureau's name and address. You understand and agree that we may provide credit and other information from the Loan Application and on the signing individual(s) and the company with third parties who may use the information for any lawful purpose, including for the purpose of offering credit and/or other products and services to the signing individual(s) and/or the company.

LOAN INFORMATION

Loan Amount Requested:

Signature (1):

Signature (2):