

SmartBiz: Affordable Business Lending

SmartBiz provides SBA-guaranteed working capital bank loans to help grow your business. SmartBiz loans have low interest rates, long-term repayments with a fast and easy online application.

Why SmartBiz

- Get \$5,000 - \$25,000
- 8% Interest Rate *
- Easy, online application
- Instant decision
- Funds in as fast as 5 days
(after application is complete)



Loan Snapshot

Amount	\$5,000 - \$25,000
Rate	8% Interest *
APR (including Fees)	Less than 10%
Payments for \$25K Loan	About \$300 per month
Repayment	Monthly from checking account
Prepayment	Pre-pay at any time with no penalty
Collateral	No collateral required, personal guarantee required from owners

* 8% interest rate is variable based on the Prime Rate plus 4.75%

Who Qualifies

Business Characteristics

- 2 years in business
- For profit industries
- Positive cash flow supported by tax returns
- Positive bank balance for last 3 months

Personal Characteristics

- US Citizen
- Good Credit
- No bankruptcies, tax liens, or foreclosures in last 3 years
- No criminal record

Easy to Get Started

Just complete our easy, 24/7 online application. It takes about 20 minutes to apply and you can call our loan specialists with any questions. You get an immediate decision, and if approved you can typically get funded within 5 days business days after your application is complete.

Apply at www.smartbizloans.com
Contact support@smartbizloans.com
Phone 866.283.8726