



Partner Cheat Sheet

Your Guide to a Successful Partnership With Lexington Capital

1. SBA LOAN

Unique Benefits

- 10/25 year terms
- Government - backed funds
- Refinance existing business debt
- Prime Rate +1-4%
- Up to \$5,000,000

Qualifications

- 2 years time in business
- 650+ Fico
- \$120,000+ gross revenue
- Can show losses on tax returns

2. Line of Credit

Unique Benefits

- 6-24 month amortization period
- Weekly or monthly payments
- Up to \$750,000
- True revolving line

Qualifications

- 6 months time in business
- \$300,000+ gross annual revenue
- 600 FICO
- 4 months business bank statements

3. Business Term Loan 4. Working Capital

Unique Benefits

- 1-3 year terms
- Monthly payments
- Up to \$10,000,000

Qualifications

- 2 years time in business
- 650+ FICO
- \$1,000,000 gross annual revenue
- 4 months of business bank statements

Unique Benefits

- 24 to 48 hour funding
- 6 to 36 month terms
- No minimum FICO
- Up to \$10,000,000

Qualifications

- 6 months time in business
- No minimum FICO
- \$100,000 gross annual revenue
- 4 months business bank statements





5. Equipment Financing

Unique Benefits

- No industry restrictions
- 3-7 year terms
- Fixed rates starting at Prime Rate
- Monthly payments
- Can fully write off equipment as expense for tax purposes
- No \$ cap

Qualifications

- 1 years time in business
- 600+ FICO
- \$120,000 gross annual revenue
- Invoice
- Last 4 months bank statements



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