



World Business Lenders is a direct lender not a broker.  
We make business loans secured by real-estate to support the growth and development of small-to-medium sized businesses.

## 2025 Product Pricing and Guidelines

Product	Amortizing, Partial Amortizing
Maximum Term Allowed	36 Months
Prepayment Term	12 Months
Minimum Loan Size – Residential	\$100,000
Minimum Loan Size – Commercial	\$250,000
Maximum Loan Size (per property)	\$2,000,000
Payment Frequency	Weekly
Real Estate Lien Position	All
Type of Real Estate	All
Factor Rate by Product (First 12 months)	1.32, 1.34

## Property LTV/CLTV1

Lien Position	Senior/First	Junior/Subordinate
Residential	70% - 75%	65% - 70%
Commercial	60% - 65%	55% - 60%
Industrial	60% - 65%	55% - 60%
Land	25% - 50%	Not Applicable

The Combined Loan to Value Ratio (CLTV) for each property is the ratio of all encumbrances plus the proposed loan amount, to the value of the property. Real estate under construction or in poor condition, specialty properties, rural properties, and/or properties in tertiary markets are likely to be assigned a lower CLTV than reflected in the above table. A primary residence may be accepted as collateral; however, it will be subjected to heightened underwriting scrutiny and other requirements.

\*World Business Lenders (WBL) does not make loans in AZ, PR, NV, USVI, ND, SD, HI, WV and VT. All loans in CA are made by WBL California, a WBL subsidiary and licensed California Finance Lender and Broker (LIC. #60DBO-41841); referrals in such cases will be accepted only from brokers licensed under the California Financing Law or the California Bureau of Real Estate. Given interest rate caps, special lending rules or special rules relating to real estate collateral, certain programs may not be available in some states. All information provided in this document is subject to modification by WBL based upon specific loan characteristics and WBL reserves the right to temporarily or permanently change all guidelines, rates and other criteria from time to time in its sole discretion without prior notice. The information in this document is intended for internal or professional use only, and not for distribution or disclosure to clients.

# WBL Credit Profile Restrictions

## General Eligibility

- Minimum Credit Score: No minimum FICO Score is required.
- Average Monthly Deposits: No Average Monthly Deposits are required.
- Recommended Business Duration: Minimum of 1 year in business.

## Loan Details

- Minimum Loan Size:
  - Residential: \$100,000
  - Commercial: \$250,000
- Maximum Loan Size:
  - Per Property: \$2,000,000
  - Per Entity: \$2,000,000
- Payment Frequency: Weekly
- Maximum Term Allowed: 36 months
- Prepayment Term: 12 months

## Acceptable Borrower Profiles

- Existing Merchant Cash Advances (MCAs): Accepted
- Missed Payments / Defaults: Accepted
- Non-Sufficient Funds (NSFs): Accepted
- Previous Bankruptcy: Accepted
- Past Due on Mortgage: Accepted
- Foreign Nationals:
  - Must have an Individual Taxpayer Identification Number (ITIN).
  - Must have a business, real estate, and file taxes in the U.S.

## Real Estate Requirements

- Property Ownership:
  - Primary residences
  - Other residential properties
  - Commercial properties
  - Industrial properties
  - Land
- Location of Real Estate: Must be within the continental U.S.
- Lien Position: Senior/First and Junior/Subordinate positions are acceptable; however, third position or lower should be carefully examined and is not preferred.

## Restricted Industries

- Industries Not Eligible for Lending:
  - Attorneys
  - Cannabis
  - Casinos
  - Churches / Religious Organizations
  - Trusts (must own a business that WBL can lend to)

## Restricted Collateral Types

- Ineligible Collateral:
  - Vacant Commercial/Industrial
  - Cemeteries
  - Churches
  - Quarries / Mines
  - Real estate valued under \$100,000
  - Dilapidated / fire-damaged real estate
  - Ground-up construction & properties in early stages of construction (not WBL's specialty)
  - Funeral Homes
  - Medical Facilities (e.g. hospitals, urgent care, nursing homes, rehabilitation center)
  - Assisted Living Facilities (With the exception of converted SFR)
  - Gas Stations



Real estate under construction or in poor condition may be assigned a lower Combined Loan toValue Ratio (CLTV).

## State Restrictions

- States Where WBL Cannot Accept Residential Real Property:
  - Idaho (ID)
  - Iowa (IA)
  - Minnesota(MN)
  - Oregon (OR)
  - Utah (UT)
- Additional Restrictions:
  - WBL cannot accept Texas, Massachusetts primary homes due to the Homestead Act.
  - WBL does not lend in the following states:
    - Arizona (AZ)
    - Puerto Rico(PR)
    - Nevada (NV)
    - U.S. Virgin Islands (USVI)
    - North Dakota (ND)
    - South Dakota (SD)
    - Hawaii (HI)
    - West Virginia (WV)
    - Vermont (VT)
  - WBL does not lend against properties located in remote areas of Alaska. (Alaska is a case by case state)