



## **ALTERNATIVE FUNDS**

# Asset Based Loan

An asset based loan is a loan that is secured by owned collateral. Typically, they may be secured by real estate, accounts received, equipment or other property that may be owned by the business owner. This secures the loan for the lender, in cases where the borrower defaults on the loan, the lender has the right to obtain the asset.

Can You Get a Business Loan Without Collateral?

- Yes, there are many options available for business owners to get a business loan without collateral.

Types of financing you may be able to get without having to provide collateral include:

- Term loans
- Lines of credit
- Merchant Cash Advance
- Equipment Financing

Business owners can get an asset based loan by researching lenders that offer the product. Generally, an asset based loan is

offered to small businesses that have assets available that can be used as collateral in order to receive financing. The asset may not be offered as collateral to another lender for any additional financing.

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