



**ICFO CAPITAL**  
TAKES RAISING CAPITAL TO NEW HEIGHTS



# UNSECURED LOAN PROGRAM

Gain the confidence of obtaining capital with iCFO Capital  
alternative funding programs

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**STARTUPS WELCOME**  
**GET STARTED TODAY!**

\* We may, at anytime, and at our sole discretion, modify these Terms and Conditions.



# UNSECURED LOAN PROGRAM

*A LOAN PROGRAM THAT DOES NOT ASK FOR ANY BUSINESS RECORDS!*

## **BENEFITS**

- NO LIENS ON ANY ASSETS
- LOW-INTEREST RATES
- FUNDING UP TO \$450,000 OR MORE
- UP TO 7 YEARS TO PAY BACK LOANS
- FUNDED IN FROM 4 DAYS TO
- A COUPLE OF WEEKS
- VERY LITTLE PAPERWORK
- NO RESTRICTIONS ON USE OF FUNDS
- PRE-REVENUE BUSINESSES OK (START-UPS ARE NO PROBLEM)
- CAN USE CO-SIGNER TO QUALIFY
- NO UP-FRONT FEES
- DOES NOT INTERFERE WITH EXISTING BUSINESS LOANS
- ONLY BUSINESS LOAN PROGRAM THAT DOES NOT ASK FOR ANY BUSINESS RECORDS!

## **BORROWER'S REQUIREMENTS**

CREDIT CARD –

REVOLVING LINE OF CREDIT – LOAN REQUIREMENTS

MAXIMUM \$150,000 – 4 years or more to pay back – No interest first 9 to 12 months

- Credit score of at least 750
- Credit utilization of 50% or less, preferably 30% or less
- Credit depth = at least two current cards
- with limits above \$5,000
- Credit age – Some credit lines should be at least 4 or more years
- Less than 6 inquiries in last six months

## **CO-SIGNER OPTION**

If the borrower does not have the correct credit, they can get anyone to co-sign for the loan who has good credit.

Credit Card will be issued in the name of the business & business EIN number, and therefore the loan will not appear on the Co-signer's credit report

# TERM LOAN PROGRAM

## **TERM LOAN**

Requirements – Maximum \$300,000 3 to 7 years to pay back – Interest starts at 7%

- CREDIT SCORE OF AT LEAST 680
- CREDIT UTILIZATION OF 50% OR LESS, PREFERABLY 30% OR LESS
- CREDIT DEPTH = AT LEAST TWO CURRENT CARDS WITH LIMITS ABOVE \$5,000
- PERSONAL CREDIT CARDS OF AT LEAST 4 YEARS OR MORE.
- LESS THAN 6 INQUIRIES IN LAST SIX MONTHS
- PROVABLE REGULAR MONTHLY INCOME OF AT LEAST \$5,000 FOR THE LAST 12 MONTHS OR MORE.

## **OUR SUGGESTIONS:**

### **APPLY FOR BOTH LOANS**

We strongly suggest applying for both loans. You never know which loans you will eventually qualify for and if you qualify for both ,you can take both or decide which one best fits your funding needs.

### **NO CHARGE TO PROCESS**

Remember applying does not affect your credit and there is no charge to process your application to see how much capital you can obtain.

### **OUTSIDE YOUR COMPANY**

You can have as many people in your company or outside of your company you want to take out these loans and they can all put the money into your company.

### **QUALIFIES UP TO \$450 J**

ust one person who qualifies for both loans could raise up to \$450,000 themselves – so if you get enough people, you can raise much more.

## **BENEFITS**

- Easy qualifier
- No usage restrictions
- No charge to process

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# Contact us

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