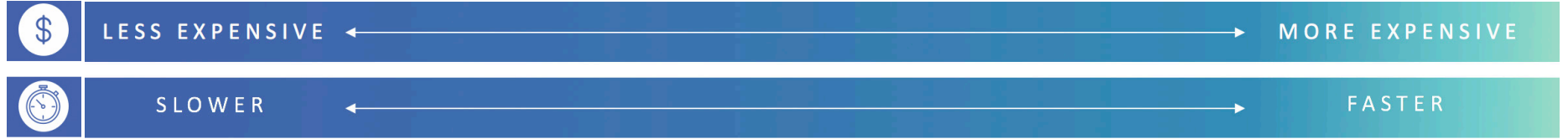


LENDING PROVIDER LANDSCAPE



	BANK	SBA	SPECIALTY LOANS (AGILECAP)	CREDIT CARDS	CASH ADVANCE
REQUIREMENTS					
MINIMUM FICO	700+	620-640	550 (discount at 720)	550+	Only option for low FICO
YEARS IN BUSINESS	Difficult for startups	2 years	2 yrs or relevant industry experience	Based on personal credit	Not an issue
DETAILS					
RATES (%APR)	6-13%	7-9%	12-19%	16% Average	20-98%
FUND DELIVERY TIME	45-60 Days	45-60 Days	24 hr terms; 5 days funding	1-5 business days	Next Day
TERMS	Up to 25 years	7-10 years	1-7 years	Use only as needed	Varies widely
APPLICATION					
COLLATERAL/GUARANTEE	Business & Personal Guarantee required	Business or Personal Assets required	Commissions as collateral	Personal Guarantee required	Personal Guarantee required
DOCUMENTATION	Lots of paperwork required	Hefty paperwork required	Streamline documentation	Little paperwork required	Very little paperwork required
FEEES	Can be lower than SBA; Strict requirements; Possible annual fees	2-3.5% Possible annual fees	4.5-6% One time, up-front fees	Many fees Steep fees for non-performance	Variable Daily, weekly, front or back end fees
CONDITIONS					
BANKRUPTCY	NO	NO	YES	NO	VARIABLES
PRE-PAY PENALTY	POSSIBLE	POSSIBLE (depends on terms)	NO	NO	VARIABLES
PARTIAL BUYOUT	YES	NO	YES	NOT APPLICABLE	NOT APPLICABLE
DETAILS	Want well established businesses; If you qualify, they're less strict about how you spend the money	Downpayment required; Must have \$1 for every \$3 loaned; Must fully document spending	Flexible paydowns, IO's, Steps; Customized lending	They'll pull your personal credit to open the loan, but reports are on your business credit	Buyer beware! Read your terms and conditions; Not all structured the same.