



FREQUENTLY ASKED QUESTIONS

Accounts Receivable Financing:

Q. What type of business can take advantage of this?

A. Any business that generates an invoice and delivers a verifiable product or service to another business or government agency. All it takes is a willingness to accept a discount on the invoice--in order to receive immediate cash.

Q. Must I agree to finance a minimum volume of receivables?

A. No. Finance one invoice or as many as you need to meet your cash flow needs. Stop or continue as needed.

Q. Can a new business with no credit (or a business with a history of bad credit) qualify?

A. Yes! Another benefit of accounts receivable funding is that it depends on your customers' creditworthiness, not yours. The funding source (Factor) does the research to assess your customer's creditworthiness.

Q. Can my business qualify if we already have existing credit lines or SBA loans?

A. Yes! Accounts Receivable Financing complements any loan you may have or are seeking. Funding companies can work with your existing lenders to enable you to access additional funding.

Q. How complicated is it to go through the process?

A. A simple, streamlined application and quick approval process. Most applications are approved within 24 to 48 hours. If initially approved, due diligence takes place, and if your customers are deemed credit worthy, agreements are finalized, and cash for receivable(s) can begin flowing within 7 to 21 days.

General:

Q. Can you say a bit about the private investor companies that fund these income stream categories?

A. Most of the companies specialize in particular income streams: e.g. Accounts Receivable Financing, Purchase Order Funding, Real Estate Notes, etc. We work with well-funded, highly regarded companies all across the country. Many of them have merged over the past few years to become large investment companies. We seek out and expand our business dealings with only those that are well capitalized, have high ethical standards, and offer excellence in customer service. Depending on your needs, we create a match with the company that will do the best for getting you *the capital you need*.