



AMERICA'S MORTGAGE
S O L U T I O N S
A PROFESSIONAL MORTGAGE PRACTICE

Partner Cheat Sheet

Your Guide to a Successful Partnership With AMS

America's Mortgage Solutions (NMLS 2009420) helps entrepreneurs secure quick and fair financing to save time and cultivate sustainable growth.

Our stress-free online platform is designed for simplicity and speed, helping business owners go from application to approval in a matter of hours. And while we remain a leader in the lending industry, our clients agree it's our personalized service and award-winning team that sets us apart.

From SBA loans to lines of credit, to equipment financing, and more, business owners can access all the different financing programs available to them in one place. Through our streamlined process, we have helped clients secure over \$2 billion in financing and, more importantly, we've helped entrepreneurs save a tremendous amount of time and grow faster.



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AmericasMortgageSolutions.com



561-316-6800

SBA Loan



Unique Benefits

- Working Capital: 10 Year Term
- Real Estate: 25 Year Term
- Rate: Prime + 1% - 2.75%
- Approvals within 24 Hours, Funding Process 4 - 8 Weeks
- Monthly Payments & No Prepayment Penalty
- Reports to Business Credit Bureaus

Qualifications

- 2 Years Time in Business
- 660+ FICO
- No BKs/Liens/Foreclosures in Last 3 Years

Business Term Loan



Unique Benefits

- No Prepayment Penalty
- Monthly Payments Available
- Reports to Business Credit Bureaus
- 1 - 2 Year Terms
- Refinance Up to 2 MCAs

Qualifications

- 2 Years' Time in Business
- \$25,000 Deposited Monthly in Business Bank Account or \$300,000 Annual Sales
- 660+ FICO
- No BKs/Liens/Foreclosures in Last 3 Years

Business Line of Credit



Unique Benefits

- Unsecured
- Same Day Funding Available
- Only Pay for What You Use
- Up to \$250,000 Line of Credit
- True Revolver; Each Payment Frees Up Additional Available Funds

Qualifications

- 1 Year Time in Business
- \$25,000 Deposited Monthly in Business Bank Account or \$300,000 Annual Sales
- 600 Minimum FICO

Business Advance



Unique Benefits

- Unsecured
- Same Day Funding Available
- All Industries
- 6 - 24 Month Terms Available
- Up to \$5 Million Funded Amount

Qualifications

- 1 Year Time in Business (*6 Months TIB if Depositing Over \$50,000 Per Month)
- \$20,000 Deposited Monthly in Business Bank Account
- No Minimum FICO



A/R Line of Credit



Unique Benefits

- Revolving Line of Credit
- Facility Size: \$250,000 - No Cap
- Line of Credit Amount Fluctuates as A/R Fluctuates (up and down)
- Rates Starting at Prime + 2%
- Up to 95% Financing of Current A/R
- 4 - 7 Days Application to Funding

Qualifications

- Minimum \$100,000 in Open Receivables on 30 - 60 Day Terms
- \$1 Million in Annual Sales
- 1 Year Time in Business
- No Minimum FICO

Equipment Financing



Unique Benefits

- Private & Vendor Sales
- App & Invoice up to \$150K
- No Industry Restrictions
- Purchase and Leasing Options
- Financing from \$25,000 – \$1 Million
- 1 - 5 Year Terms
- Rates Start at 8%

Qualifications

- Business Bank Account
- 550 Minimum FICO
- 6 Months Time in Business
- Invoice Required

Inventory Line of Credit



Unique Benefits

- Revolving Line of Credit
- Facility Size \$250,000: - No Cap
- Line of Credit Amount Fluctuates as Inventory Fluctuates (up and down)
- Rates Starting at Prime + 2%
- Up to 85% Financing of Inventory Liquidation Value
- 7 - 14 Days Application to Funding

Qualifications

- \$1 Million in Current Inventory
- \$1 Million in Annual Sales
- 1 Year Time in Business
- No Minimum FICO

Collateralized Programs



Unique Benefits

- Loan Size: \$100,000 - \$10 Million
- Monthly Payments Available
- 70% Max LTV
- 1st, 2nd, & 3rd Liens

Qualifications

- Real Estate or Heavy Equipment Collateral Required
- No Minimum FICO
- Premier Program Requires \$1 Million in Annual Sales



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Please let me know if I can help any of your friends or family members with a Purchase, Refinance or a Reverse Mortgage.
A referral is the best compliment, and always appreciated!!!



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