



Small Business Lending Program

Making a BIG Impact on Small Businesses

We can finance:

- Existing businesses and some start ups
- Revenues up to \$10 million
- No financing entities; speculative real estate projects

The Borrower:

We can get comfortable with:

- 2 of 3 C's
- CF of 1.2, but lower may be doable
- Credit Scores of 600 or higher
- Collateral: 1.0:1.0
- Foreign nationals, if vested locally
- Credit challenges with compelling stories
- Short Sales and BKs (more than 3 years ago) and home mortgage modifications

Loan terms:

- Amount: \$50,000–\$500,000
- Maturity: up to 5 years & SBA– 10 years
- Interest rate: starting rate of 8.5%
- Term loans: amortization up to 15 years

In summary:

NLP is looking to assist you in meeting the financing needs of your good clients who cannot for one of the above reasons, get approved for a conventional loan.

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