

# SmallBusinessCapitalCash.com

*"WHEN YOUR BANK CAN'T HELP YOU, I CAN"*

Simple & Fast Business Capital. • One Stop. Best Offers. • Free Application. No Obligation.



**Jim Frazzitta**

My 4-Page Guide to a

## STRESS LESS SMALL BUSINESS LOAN

You wouldn't suffer a stress attack if the traditional lending institutions made it easy to borrow their money, but they don't. And everybody is quite aware of that. In fact, you wouldn't suffer any kind of stress, as my guide will point out, because all the information you need is laid out plainly and simply. And because borrowing money for your good cause shouldn't have to be anything less than a pleasant experience, I invite you to read it before you decide to apply for any loan anywhere. Enjoy.

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Ofentimes, people ask me why they should feel that I can be the one to get them a loan when they fear being turned down by a well known mainstream national bank? That's an easy one to answer. First of all, when you make application to that bank and others similar to it, unless that institution has a policy of favoring small businesses, you're essentially (to use a common analogy) a very small fish in a very big pond. They have very little incentive to deal with you because the big companies they normally favor deal in far greater loan amounts than yours. Have you heard of origination fees? An origination fee is an upfront charge by a bank for processing your application. It's a form of compensation they receive for just putting your loan in place. And guess what, those fees are quoted as a percentage of the overall loan. So guess who makes a ton of money just for processing loans? That's why publicly traded entities, who during this pandemic needed money the least, were the favored recipients of government funds made available through the banks that ignored the small businesses who desperately needed the funds. You can Google "class action suits filed against the big banks" to get the entire story. We have no origination fees. Never have; Never will. You never pay anything to fill out an application with us.



## It all begins with an uncomplicated series of events.

Here's how our process works: You go to my website where there are 3 separate categories available to you for filling out a free, pre-qualifying application. That pre-qualifying application, which takes only a couple of minutes to complete, lets me and the team at DAC know exactly what you're looking for. Either you need funds for business capital or equipment financing, or you need a much better deal on payment processing with significantly lower rates and no hidden fees. Once the applicable form is submitted, the specific DAC team that's alerted will get right on the job of letting you know in advance what further information you might need to make a presentation to a myriad of lenders who try and compete for your loan, or to get an unbeatable quote on payment processing. When it involves the loans, rather than dealing with one bank who has charged you an origination fee and decides internally whether they think you're capable of assuming their loan, you'll have paid no fee and could have as many as 40 of the top alternative lenders competing for your business. This is your assurance that your loan has not been ignored and you're going to get the best competitive deal as well. With payment processing, we will *give you* \$200 if we cannot save you money on your request. I'd consider that a win-win for you all around.



## Important minimum requirement changes due to Covid-19.

**Note:** Take a look at the minimum requirements for activating your loan. Although these requirements seldom vary, they have increased during the Covid-19 Crisis. The minimum monthly revenue, normally only \$10,000 has increased to \$20,000, the amount of time in business increased from 3 to 4 months, and the normally low 500+ owner's FICO score increased to 600+. **These are still minimum standards by any banking measures. Other than those few qualifying minimums everything has remained the same. By completing the pre-qualifying form, you are essentially pre-qualifying your company's ability to get the funds you are looking for.**



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## Can I do everything on my own?

First of all, you are never alone. Rather than sitting across the desk from an officious banking official, you're doing your due diligence on my site in the privacy of your own home or office. Even when you're not on my site, feel free to call me for information or for my support on your behalf at any time during the entire process. When you're sitting there filling out your pre-qualifying information, my name and toll-free number are at the top of your screen. If you feel more comfortable emailing me, do so with the information provided on the main page of my site. At no time should you feel alone. In fact, it's my job to assist you in putting your best foot forward toward realizing your loan. Rely on me when you need to.

## Is there anything else I'll need to provide?

At some point, you will be asked to provide 4 months of bank statements, a copy of your last year's business tax return, a cancelled check, and a copy of your driver's license. Remember, all these minimum requirements from our providers are far less intensive overall than if you were applying for a loan from a main stream bank. Our main focus is still on getting you quick approval and fast capital, which is why you came to us in the first place.

## Why are we your better choice overall?

If you've ever heard of the term "hard credit pull" you'd know that lenders go to the credit agencies to request full credit reports on the people applying for loans. This action could lower your scores by 5-10 points or at best have a negligible effect on your scores. But at the very least, the inquiry could remain on your report for up to two years. Unscrupulous lenders, or applying to multiple banks will send a signal through hard credit pulls that you might be having financial difficulties, possibly on the verge of building up a lot of debt. On the other hand, we do what is called "soft pulls", usually done for background checks, and the kind of check that won't adversely affect your credit scores. We only do a hard credit pull after you approve a loan offer. That is just to assure the lender that your information is accurate and up to date. If it is, it's a go. In that way a hard credit pull is a natural consequence of securing a loan. We treat you like family and it shows.

- We have True Unsecured Funding.
- We offer funds from \$10,000. to One Million Dollars.
- We offer 3 to 24 Month Terms.
- Automatic Payment Setups.
- No Large Monthly Payments.
- Daily Micro-Payments.
- Approval Decisions in as fast as A Day.
- Funding in as fast as Two Days.
- All No Collateral Loans

*It is an advance of your future projected earnings*



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## Frequently asked questions not covered in earlier text:

**How much of a loan can I apply for?** Typically, loans are approved for 1 to 1.5 times your average monthly revenue.

**How is my loan paid back?** Depending upon which type of loan you receive, briefly here is how they are paid back. If it's an ACH Loan (Automated Clearing House) it is paid by automatic withdrawals from your business checking account. If it's an MCA Loan (Merchant Cash Advance) it's paid back as a small percentage of your daily merchant processing revenue.

I hope this guide has given you a renewed confidence and relieved any trepidations you may have had associated with applying for a business loan. If you have any questions for me that my website or this guide has not answered, please feel free to give me a call at any time. Remember, *When your bank can't help you, I can!* Jim Frazzitta

**Jim Frazzitta**  
**Toll Free: 877-278-6363**  
[smallbusinesscapitalcash@gmail.com](mailto:smallbusinesscapitalcash@gmail.com)