What You Need to Get Approved Faster

Merchant Cash Advance

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0 of 9 complete

REQUIRED DOCUMENTS

- [ ] 3-4 months of business bank statements
- [ ] Valid government-issued ID
- [ ] Voided business check
- [ ] Business credit card processing statements (3-4 months)
- [ ] Proof of business ownership (Articles of Incorporation or DBA)
- [ ] Business tax ID (EIN)

Nice to Have (3)

- [ ] Business tax returns (1-2 years)
- [ ] Business lease or proof of address
- [ ] Business plan (not usually required)

SBA Loans

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0 of 15 complete

REQUIRED DOCUMENTS

- [ ] SBA loan application (Form 1919)
- [ ] Personal financial statement (SBA Form 413)
- [ ] 3 years of personal tax returns
- [ ] 3 years of business tax returns
- [ ] Year-to-date profit & loss statement
- [ ] Balance sheet
- [ ] Business debt schedule
- [ ] Business licenses and permits
- [ ] Business lease agreement
- [ ] Articles of Incorporation / Organization
- [ ] Business plan with financial projections
- [ ] Collateral documentation
- [ ] Resume / management experience

Nice to Have (2)

- [ ] Franchise agreement (if applicable)
- [ ] Purchase agreement (if buying a business)

Business Line of Credit

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0 of 7 complete

REQUIRED DOCUMENTS

- [ ] 6-12 months of business bank statements
- [ ] Personal and business tax returns (2 years)
- [ ] Profit & loss statement (YTD)
- [ ] Balance sheet
- [ ] Business license
- [ ] Government-issued ID
- [ ] EIN verification

Invoice Factoring

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REQUIRED DOCUMENTS

- [ ] Accounts receivable aging report
- [ ] Sample invoices to be factored
- [ ] Customer contact information for verification
- [ ] Business bank statements (3 months)
- [ ] Government-issued ID

- [ ] Articles of Incorporation
- [ ] Tax ID / EIN

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Equipment Financing

0 of 8 complete

REQUIRED DOCUMENTS

- [ ] Equipment quote or invoice from vendor
- [ ] Business tax returns (2 years)
- [ ] Personal tax returns (2 years)
- [ ] Business bank statements (3-6 months)
- [ ] Profit & loss statement
- [ ] Government-issued ID
- [ ] EIN
- [ ] Equipment specifications/details

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Revenue-Based Financing

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REQUIRED DOCUMENTS

- [ ] 3-6 months business bank statements

- [ ] Proof of recurring revenue (subscription metrics, contracts)
- [ ] Government-issued ID
- [ ] Business tax ID
- [ ] Basic business financial statements

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Business Credit Cards

0 of 5 complete

REQUIRED DOCUMENTS

- [ ] Personal SSN and date of birth
- [ ] Annual business revenue
- [ ] Business name, address, phone
- [ ] EIN or SSN for sole proprietors
- [ ] Estimated monthly spending

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Microloans

0 of 7 complete

REQUIRED DOCUMENTS

- [ ] Business plan
- [ ] Personal financial statement

- [ ] Government-issued ID
- [ ] Business bank statements (if available)
- [ ] Proof of business registration
- [ ] Personal tax returns (1-2 years)
- [ ] Description of how funds will be used

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