



## PERSONAL GUARANTY GUIDELINES\*

	\$5,000 - \$50,000	\$50,001 - \$75,000	\$75,001 - \$100,000	\$100,001 - \$150,000
<b>Time in Business</b>	2	3	5	7
<b>Minimum FICO</b>	630+	640+	660+	680+
<b>Maximum MDS</b>	700	700	675	650
<b>Comparable Debt</b>	Credit Discretion	Credit Discretion	Required	Required
<b>Site Inspection</b>	Credit Discretion	Required at \$35,000	Required	Required

## CORP ONLY GUIDELINES\*

	\$2,000 - \$25,000	\$25,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$150,000
<b>Time in Business</b>	> = 5	> = 6	> = 7	> = 8
<b>D&amp;B Rating</b>	> = 1 R3	> = 1 R2	> = BA1	> = 1A1
<b>Paydex</b>	> = 64	> = 64	> = 64	> = 64
<b>Comparable Debt</b>	Credit Discretion	Credit Discretion	Required	Required
<b>Employee Size</b>	10	25	40	50
<b>Tax Returns</b>	Not Required	Credit Discretion	Credit Discretion	Credit Discretion
<b>Site Inspection</b>	Credit Discretion	Required \$35K	Required	Required

### Restricted Industries

Adult Entertainment
Casino/Gambling
Commodity/Security Brokers
Forestry
Livestock
Logging
Long Haul Trucking
Mining
Oil/Gas Extraction

### Special Industries

<b>Requires five (5) years time in business under current ownership</b>
Agriculture (crops)
Transportation Business
Trucking
Restaurants/Bars
Internet Service Providers
Non Profit Entities
<b>Requires ten (10) years time in business under current ownership</b>
Mortgage Banker, Broker
Real Estate Agencies
Construction
Contractors



## PROFESSIONAL PROGRAM

Balboa Capital will consider start up requests up to \$35,000 for certain professionals under the following guidelines:

- Verification the professional has been licensed three (3) years or three (3) years of industry experience
- Verified business checking account
- Two years of personal tax returns and current personal financial statement for each owner
- The professionals included in this program are attorneys, CPAs, degreed engineers and architects
- Due to the higher risk associated with a start up, 300 basis points must be added to the approved rate
- ACH and a blanket UCC filing is mandatory
- Require 2 payments to 20% upfront (analyst's discretion)

## EXPANSION REQUESTS

- New location must be for the same business type and product type
- \$35,000 is maximum consideration without a complete financial package
- Personal Guaranties are required
- Current location needs to be operating under the current ownership for at least five (5) years
- Restaurants are restricted, will consider higher end franchises on a case by case situation
- Retail, cautionary and restricted industries are restricted from expansions
- Total financing needs need to be disclosed upfront