

Credit Requester Information			Unsecured Business Finance Rating <i>This is what we can raise in bank funding.</i>	
Name - First: John	Last: Smith	Middle Initial:	Score* <div style="border: 2px solid black; padding: 5px; text-align: center; font-size: 24pt;">A4</div> Equipment <input type="checkbox"/> \$ 12,500 - to \$ 25,000	Funding
Reviewed by: Grey Nguyen	Date: 12/27/10			\$25,000.00
Submitted by: Ed Wienecke	Date: 12/27/10			----- To -----
Credit Source: TC	Date: 12/17/10			\$50,000.00

Our Professional Recommendation (Next Steps)		
TRADITIONAL FUNDING	CREDIT BASED ACTIONS	ALTERNATIVE FUNDING
1 : BCC & SBA EXPRESS	2 : CREDIT PARTNER	3 :
Congratulations - you are an excellent candidate for our most popular program! We will take you to a variety of banks, plus the SBA, and get you an array of revolving credit accounts and instant cash. Perfect for startups or franchises.	You qualify immediately for bank funding, but you can get more if you can provide a qualified credit partner. By doing so we can get you another \$50k to \$100k in funding.	

* **Disclaimer:** Our Unsecured Business Finance Rating and recommendations are based on the information submitted at the time and date listed above. The accuracy of our report will change if items on the personal credit report change, if the business variables change, or as the lending markets change. Future effects of these changes are impossible to predict with 100% accuracy. Resolving "Critical Issues" cannot necessarily ensure a successful completion of our program. Eligibility for Alternative funding suggestions cannot be guaranteed, as these programs are fulfilled by other companies.

Credit Inquiries						
TransUnion	1	Experian	3	Equifax	1	Bankruptcy <input type="checkbox"/> Collection <input type="checkbox"/> Tax Lien <input type="checkbox"/>
Fraud Alerts <i>(Must be removed to acquire Loans)</i>				Revolving Debt (%)		
TransUnion	<input type="checkbox"/>	Experian	<input type="checkbox"/>	Equifax	<input type="checkbox"/>	0-20 <input type="checkbox"/> 20-40 <input type="checkbox"/> 40-60 <input type="checkbox"/> 60-80 <input type="checkbox"/> 80-100 <input checked="" type="checkbox"/>

Critical Issues (CI)		
<i>The following rating listed to the right can be achieved if all listed Critical Issues are resolved. Credit Issues should be dealt with in order to establish bank funding. The right column labeled "Resolution" indicates our recommendation for the best way to potentially mitigate this issue within a short time period.</i>		<div style="border: 2px solid black; padding: 5px; text-align: center; font-size: 24pt;">A3</div>
Critical Issue	Explanation	Resolution
High Revolving Debt	Discover (\$9700/\$10k), Citi (\$5200/\$5300)	Pay Below 70%

Additional Credit Issues (ACI)		
<i>The following rating listed to the right can be achieved if all listed Critical Issues are resolved. Credit Issues should be dealt with in order to establish bank funding. The right column labeled "Resolution" indicates our recommendation for the best way to potentially mitigate this issue within a longer time period.</i>		<div style="border: 2px solid black; padding: 5px; text-align: center; font-size: 24pt;">A2</div>
Issue	Explanation	Resolution
High Revolving Debt	Discover (\$9700/\$10k), Citi (\$5200/\$5300)	Pay Below 40%

<i>Rating</i>	<i>Total Funding</i>	<i>Description</i>
Enterprise Class		
AA	\$150,000 - \$5,000,000	Enterprise, or "Full Doc" clients, consists of Professionals and existing businesses with tax returns and positive cash flow. Professionals Include: <ol style="list-style-type: none"> 1. Doctors 2. Dentists 3. Veterinarians 4. Attorneys 5. CPA's 6. Chiropractors 7. Pharmacists
Unsecured Business Finance		
A1	\$100,000+*	<p>* A1 – A4 ratings amounts include a collection of:</p> <ul style="list-style-type: none"> - Mini SBA - Business Credit - Personal Credit <p>Startups ALSO get \$12,500 in equipment finance Established Corps ALSO get up to \$25,000 in equipment finance All Clients can ALSO quickly build up to \$15,000 more in vendor credit</p>
A2	\$75,000 - \$100,000*	
A3	\$50,000 - \$75,000*	
A4	\$25,000 - \$50,000*	
Unsecured Personal Finance		
B	\$10,000 - \$30,000*	<p>Requirements:</p> <ul style="list-style-type: none"> - Primarily personal credit cards - May also include the following: <ul style="list-style-type: none"> - SBA Express Loan (must be incorporated 18+ months) - Business credit cards (max 2) - Credit cards will appear on personal credit report <p>Startups ALSO qualify for \$12,500 in equipment finance Established Corps ALSO get up to \$25,000 in equipment finance</p>
Credit Improvement Required		
C1	<p>Credit improvement required for cash lines. Resolving 'Credit Issues' could result in acceptance to program.</p> <p>Startups qualify for \$12,500 in equipment financing Established Corps ALSO get up to \$25,000 in equipment finance</p>	<p>If credit issues are resolved the stated rating can be re-assessed. A new review of credit will be required to qualify.</p>
C2	<p>Repair not plausible in a short time period. Credit repair required for any funding from major banks.</p>	<p>Credit is insufficient and even with credit repair is not likely to qualify within a reasonable time period.</p>