



Novae / Product Guide / 2020

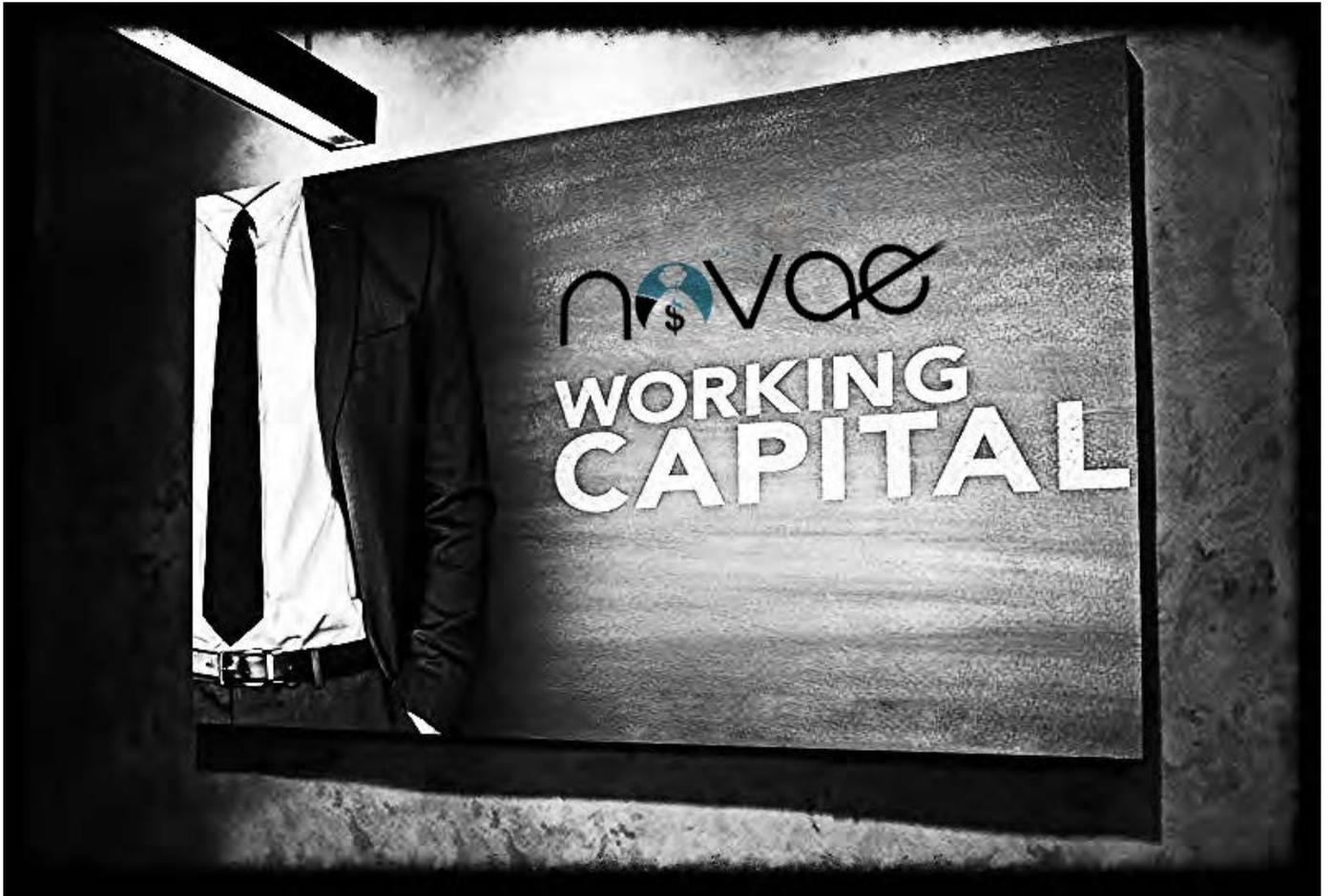
Innovative Products, Elite Customer Service and Fast Funding

Novae is an automated financing platform built for performance. The technology allows for our clients to receive multiple lending options for their business needs. Each application we receive is analyzed and funded by Novae or we syndicate the loan with a close banking relationship who specializes in that specific lending niche. The approval/funding flow is simple and efficient, while our loan products are robust and the very best in class.

Loan Process Timeline

Application – Platform Analysis/UW – Lender – Options – Acceptance – Funding





Working Capital / ACH Loan / MCA Loan

Working Capital:

Small business working capital is technically defined (and calculated) based on the amount of your current business assets minus your current liabilities: The amount that remains is considered your working capital.

Though the “right” amount of working capital for each small business varies based on their industry, sales cycle and supplier relationships, working capital is an important metric to proactively manage. At Novae, we’re committed to empowering business owners with access to the working capital resources, to ensure their business has financial stability through all the ups & downs.

Fast, flexible access to short-term funding is essential to the growth of your business. Our working capital products feature 3 to 24 month terms and fixed daily, weekly and monthly payment options. Our extensive bank/lender network will approve almost every business with the proper amount of revenue and time in business.

ACH Loan:

An ACH Working Capital Loan is basically the same thing as a "Revenue Based" Loan. An ACH Loan bases the approval amount on the applicant's last 3-6 months of gross revenue or bank deposits. A solid rule of thumb - if an applicant is depositing \$20,000 monthly into their business banking account or has gross monthly sales of \$20,000, their loan approval cap will most likely be \$20K or 1X of their monthly bank deposits. Depending on the industry, time in business, business owner's credit score and monthly revenue.....the approval amount will come back between .5X to 1.25X.

Flexible terms and rates based on a business' performance, not their personal credit history, may make a Novae ACH loan an attractive option when compared to a traditional bank loan. We offer a quick response to all loan applications by qualifying and evaluating a business, based upon a variety of important performance metrics.

MCA Loan:

Novae's MCA application requirements are designed with the realities of the small business owner in mind. We don't require high credit scores or a robust business credit history. Instead, our approval process considers a variety of factors, including projected sales volume and sales history.

Novae MCA's are not actually a loan. Instead, you decide the amount of funding you need to access (up to your approved limit), based on monthly sales volume. Your repayment schedule is based on settled credit card and debit card transactions. Many Novae clients opt to repay their merchant cash advance daily in small percentages, while some choose a weekly ACH transfer. (repay options are based on qualification guidelines)

Usage of Funds:

Our customers use these funds for buying inventory, taking advantage of timely opportunities, handling emergencies, buying/repairing/upgrading equipment, managing payroll, increasing their marketing efforts, hiring additional employees, updating their office and much more. You never know when unexpected opportunities or costs will occur. It's always wise to have funds available to protect and grow your business.

When you choose Novae, you're working with a team of industry professionals who want to be your funding partner for the life of your business. Our executive team has more than 70 years of collective experience in financial services, and is committed to helping our clients access a working capital solution that best fits their business.

ACH / MCA Product Info:

Approval Amount: \$3,500 - \$2,000,000.

3 - 24 Month Pay-Back Terms.

Approvals in 24 hours or less with proper documentation.

Daily/Weekly/Monthly Payments - Paid via Automated ACH.

No Personal Collateral.

Funding Within 1-3 Days!

Minimum Qualifications:

Must have owned business for 3+ Months.

Being in business for 12+ Months will provide better options/terms.

No minimum personal credit score.

Monthly sales revenue of \$7,000+ (Minimum average over last 3 Months).

Minimal negative daily balances on primary business account.

Positive Month ending balance - enough to handle future ACH/MCA payments.

Signed Credit Application.

3-6 Months Bank Statements. (We always ask for the last 3-4 months)

Debt Worksheet (Document to see what other loans/advances the business has.)



Lending A Helping Hand

Business Loan Consolidation



NOVAEMONEY.COM

678.750.3787

Business Loan / Advance Consolidation

When your small business has fluctuations in sales, needs to invest in inventory or equipment to support its growth, or experiences a delay in accounts receivable, a Merchant Cash Advance or Working Capital Loan can provide access to the funding you need — without requiring that you sacrifice your business's cash flow.

Most traditional lenders offering merchant cash advances consider only business applicants with an established credit history and years of documented performance. Likewise, many of the alternative lenders/brokers that advertise cash advance loans charge small businesses exorbitant interest rates, unreasonable terms and since the business is in a bind.....gets stuck with multiple advances.

If you are stuck in this type of situation, Novae will pay off up to 6 other MCA's. Example: You took out a \$50,000 advance a year ago and have \$20,000 remaining, but would like to pay off the existing \$20,000 with an extreme APR and then get an additional \$20,000. We would simply pay off your outstanding balance of \$20,000 with your current lender and

structure a new advance with your newly approved amount of \$20,000 - bundled into one single \$40,000 advance, which only requires one single advance payment.

At Novae, we offer transparent working capital and MCA solutions, which are designed to support the needs of small businesses, including startups that have been in business for as little as 3 months.

Consolidation Product Info:

Approval Amount: \$20,000 - \$2,000,000.

12 - 60 Month Pay-Back Terms.

Approvals in 48 hours or less with proper documentation.

Daily/Weekly/Monthly Payments - Paid via Automated ACH.

Personal or Business Collateral May Be Required.

Minimum Qualifications:

Must have owned business for 12+ Months.

Personal credit score of 500+ or have collateral to leverage.

Monthly sales revenue of \$20,000+ (Minimum average over last 3 Months).

Minimal negative daily balances on primary business account.

Signed Credit Application.

3-6 Months Bank Statements. (May need 6 Months - depending on consolidation.)

Debt Worksheet - Mandatory.

Real Estate Worksheet - Collateral - If Applicable.

Facilities List Worksheet - Collateral - If Applicable.





Term Loan

Grow & Invest In Your Business

Some businesses have different needs, so they demand and deserve financing with longer/better terms. Maybe you're looking to remodel or expand. Maybe you have an opportunity to buy out a competitor. Our term loan will enable you to get the capital you need for your growth project, and take up to five years to repay. Novae's Term Loan offers low rates and flexible terms, and does not require collateral.

Leverage the success of your business into a loan with better terms. For those business owners who have weathered the storm for 1+ years, our term loan product was built with you in mind.

Award Winning Experience. Highly Competitive Pricing. No Prepayment Penalties.

Novae offers easy to understand, award winning, credit products with customer-friendly features like no prepayment penalties, 1-3 year pay back terms, Weekly, Bi-Weekly and Monthly payments and highly competitive pricing with rates starting at 8.99%.

Our Term Loan was built to allow as both a reward and to be used as a tool for your business to grow. **Move or expand your working space:** Give your business room to grow with a bigger office, new retail location, or more warehouse space. **Refinance Debt:** Convert high-interest debt into one monthly payment at a fixed rate you can afford, with no early repayment penalties. **Buy inventory or equipment:** Invest in new equipment and fulfill every order through bulk inventory purchases. **Hire More Employees:** Take your business to the next level by expanding your team and adding new skill sets.

Term Loan Product Info:

\$20,000 - \$500,000.

1-3 Year pay back terms.

No pre-payment penalty.

Interest rates starting at 8.99%.

Application to Funding within 1-3 days.

Weekly, Bi-Weekly & Monthly Payments.

Use the funds for pretty much anything your business needs: SBA Bridge Loan, Expansion, Inventory, Payroll, Staffing, Marketing, Debt Restructure, New Equipment, etc.

Qualifications:

1+ years in business.

620+ personal credit score.

\$20,000 minimum monthly revenue.

Signed application.

6 months most recent bank statements.

Debt Worksheet - If Needed

Borrowers



Application

novae

Investors



Capital

Notes (public)

Certificates (Trust – private)

Loans (private)

Federal & State
Regulators

Loan

Purchase
Price

Federal & State
Regulators

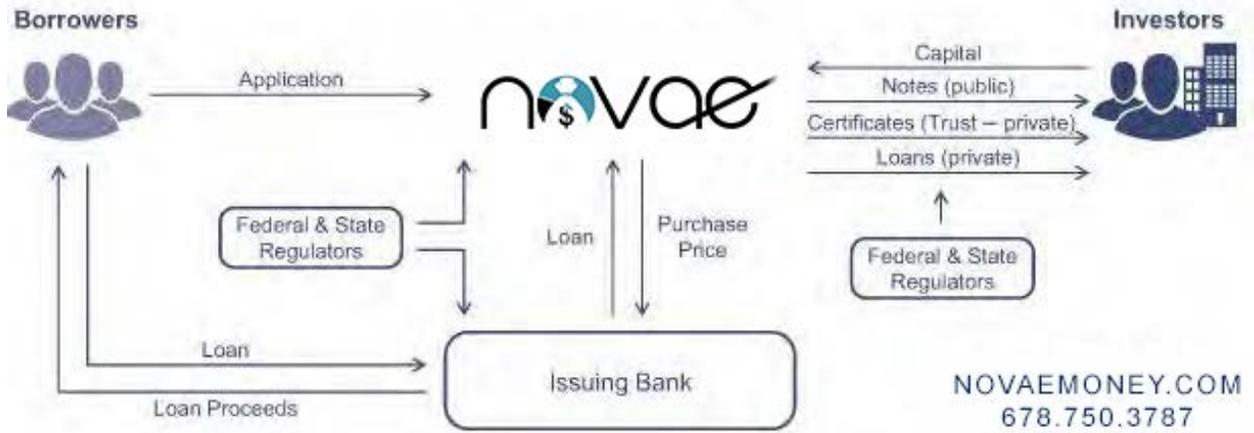
Loan

Issuing Bank

Loan Proceeds

NOVAEMONEY.COM

678.750.3787





Inventory Loan



Inventory Loan

If you manage different products and need to maintain inventory, having cash at hand is essential. Meeting the demand of your customers is vital to your profitability and business reputation. Running a business can put you in a position where you must make a purchase that is only offered for a limited time or has a short shelf life, requiring you to come up with an immediate capital solution. Aside from this, seasonal shifts in sales and supply volumes can take a toll on the working capital of a business. This can create a greater demand for more inventory than usual, which is why an inventory loan would be valuable to your business.

Seasonal Inventory:

Many businesses experience cycles in their supply and demand, often referred to as the “busy” and “slow” seasons. For example, retail business tends to boom around the end of the year during the holidays, while travel-related businesses boom in the spring and summer. Busy seasons bring in large volumes of capital and customers, but they also require more inventory than what’s typically kept on hand during the rest of the year.

To avoid running out of inventory during peak season, inventory loans allow businesses to attain the supplies they need to keep up with fluctuating periods of demand in their industry. Inventory loans can help a business take advantage of busy seasons so they can survive through the slow seasons.

Short Term Inventory:

Some products are available for a limited-time or in limited amounts. This means that some companies will be able to offer them to their customers, while others will not. In order to succeed over competing businesses, it's imperative to secure your product quickly with access to readily available capital at short notice.

Similarly, some businesses in certain industries need to acquire a product that has a short shelf life. These products will need to be acquired, shipped and sold within a short time frame. Inventory loans are designed to cover these situations so businesses don't miss out on short-term opportunities. They provide the necessary flexibility to keep up with competitors and maintain an edge on emerging trends.

Unsecured Loans to Finance Additional Supply/Inventory:

Contrary to a traditional bank loan that secures your product as collateral, an unsecured inventory loan with Novae will have a shorter overall term with no collateral requirements. It's important to maximize your working capital because the market is always changing and new and improved products are created every year. Unsecured inventory loans with Novae are designed with this in mind, ranging from 3 to 24 months.

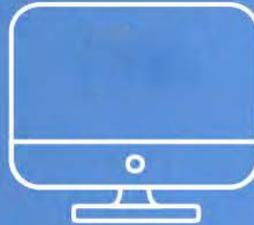
NOVAE

Cash when you need it.



Fast Funding

Get funded in as fast
as 24 hours



Simple

Draw funds
whenever you need



Flexible

Available credit
replenishes as you repay

NOVAEMONEY.COM

678.750.3787

Line of Credit - Revolving

Manage your business
with lines up to \$250,000 and APRs as low as 13.99%

Flexible working capital

How it works: Draw the cash you need directly into your business checking account at any time. Only pay interest on what you draw. Pay back your balance early any time.

Use your line of credit to:

- Manage accounts receivable gaps
- Take advantage of new opportunities
- Manage unexpected expenses

Because of the cyclical nature of business, you may need to borrow money to meet your short-term needs or goals. One commonly used option to obtain these funds is by securing a line of credit.

A line of credit is an arrangement with a financial institution that establishes a maximum loan the lender will allow the borrower to take. You can withdraw any increment from the line of credit at any time, as long as you don't exceed the maximum set in the agreement.

A business line of credit is similar to a credit card, since you use it as you need it. You make payments on a regular, predetermined schedule, and you can borrow or use more as your principal is paid down.

How can I use a line of credit?

Many businesses utilize business line of credit loans to increase their working capital. Using this type of loan is a great way to bridge the gap between the tasks you need to do and the cash flow you need to get them done.

Lines of credit are mainly to help even out your cash flow. A line of credit loan is typically used for short-term working capital needs like covering payroll when you hire new employees; purchasing inventory during a busy season or to fulfill a larger order; or offsetting seasonal lapses in cash flow.

Is a line of credit loan a good fit for my business?

While it's ideal to have savings to help your business weather storms, the next best thing is to apply for a line of credit. Business credit lines were designed to help you meet short-term cash needs, such as purchasing supplies or additional inventory or covering operating expenses. Essentially, a business line of credit can help small businesses thrive and grow.

A business line of credit is a good option to offset fluctuations in working capital when your expenses stay constant. A line of credit will give you access to funds to continue to pay bills on time or purchase additional inventory if needed.

The advantage of a line of credit over a regular business loan is that interest is only charged on the funds you actually use. Additionally, your business can draw on the line of credit at any time that you need.

Line of Credit Product:

*Credit Line approvals up to \$250K

*Interest Rates from 13.9% - 24.9% - Your line amount and rate will be based on the assessment of your business along with your business and personal credit.

*Fixed Weekly or Monthly Payments - **Automatically deducted** from your business bank account, so you don't have to worry about missing due dates.

Line of Credit Minimum Qualifications:

*Been in business for 12+ months

*620+ Credit Score

*Monthly Gross Revenue - \$25K+





NOVAEMONEY.COM

678.750.3787

Invoice Financing

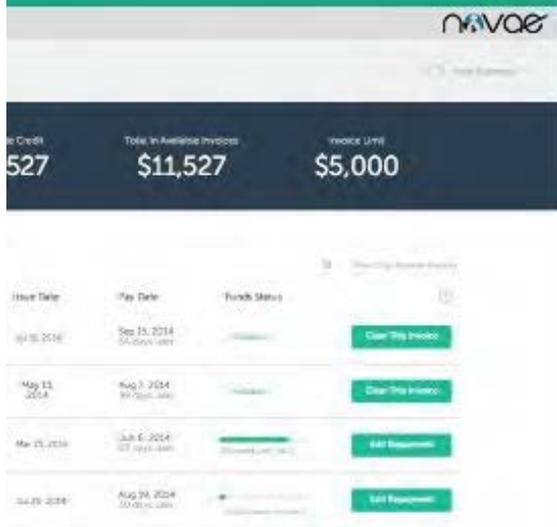
Why Invoice Financing? Invoice Financing provides businesses with "on demand" access to funding, using your outstanding invoices as collateral. Invoice Financing with the help of technology is different than Invoice Factoring. Traditional Invoice Factoring involves the sale of unpaid invoices or collections to a third party. This usually involves selling your own customers' contact information to a third party factoring company. Invoice financing lets you take better advantage of your outstanding invoices, without paying outrageous fees and without selling your customers to a third party.

6 Reasons - Why Smart Business Owners Use Invoice Financing

- Does not create long term debt. This is money you've already earned. You simply pay a small fee to access the invoice funds, while you provide 30/60/90 day terms.
- Takes the stress out of invoicing. No more worrying about customers paying past 30 days.
- New Opportunities - If you want to expand your business, you need a healthy cash flow, which will allow you to go after larger projects.
- Fully automated and synced to your accounting software - easy reporting.
- Fast Funding and Much smaller fees than a MCA. Funds available as soon as next business day
- Invoice Financing grows with your business. As your business grows, your approved "credit line" will grow along with it.

If your business invoices on a regular basis, this is an absolute no brainer. It costs nothing to get set up. Once you're set up, you will have a new best friend.

Get an Advance Based on Your Unpaid Invoices



The screenshot shows the Novae dashboard interface. At the top, the Novae logo is visible. Below it, there are three key metrics: Available Credit (\$527), Total In Available Invoices (\$11,527), and Invoice Limit (\$5,000). The main area displays a table of invoices with columns for Issue Date, Pay Date, Invoice Status, and a 'Clear this invoice' button. The table lists four invoices with their respective dates and statuses.

Issue Date	Pay Date	Invoice Status	Action
Apr 30, 2024	Sep 15, 2024 54 days late	Overdue	Clear this invoice
May 13, 2024	Aug 7, 2024 89 days late	Overdue	Clear this invoice
Mar 27, 2024	Jul 6, 2024 103 days late	Overdue (over 90 days)	Get Payment
Jul 29, 2024	Aug 26, 2024 30 days late	Overdue (over 30 days)	Get Payment

- ✓ Free up your cash flow
- ✓ Instant approval, instant payments
- ✓ Grow your business on your terms
- ✓ No more Net 30, Net 60 payments





Equipment Financing



We provide Equipment Lease Financing for both Prime and Sub-Prime (Substandard) applicants, which allows our vendor partners to maximize their revenue opportunities across the board.

Most businesses need equipment. For some, it's as simple as a smartphone and tablet computer, for others it's a 3D Image Scanner and a specialty printer, or a Box Truck and Forklift or even a Commercial Truck and Trailer. Some equipment can be used for many years, while other items might be obsolete in 24 months. Some must be acquired new, while others can be purchased used from an auction. Some can be purchased outright, while others can be leased. But no matter what you need or the capital you have on hand for it, there are ways to get equipment—and finance it.

We work with nearly every business specialty and equipment type. If you need to add equipment to your business, but you don't want to tie up your capital, then this is the loan product for you. Equipment Financing is available with little or no down payment, in both lease and loan options. The approval process is fast, the payment schedule is affordable and there are potential tax advantages.

Equipment offerings for specific niche industries:

Commercial and Industrial

Trucking and Transport

Commercial Vehicles

Franchise and QSR

Gas, Convenience Store and Car Wash

Healthcare

Hospitality

Merchant Finance

Technology and Software

2020 Tax Incentive: Section 179

Tax provisions accelerate depreciation on qualifying business equipment, office furniture, technology, software and other business items. When you finance such purchases with Novae, you may deduct a significant portion, up to \$510,000 in 2020 (to be adjusted for inflation).

There is a dollar-for-dollar phase out for purchases over \$2 million. Additionally, any qualifying purchases in 2020 may also take 50% bonus depreciation in the first year plus their regular MACRS depreciation on the remaining 50% portion of the cost basis. Consequently, not only will Section 179 help bolster your bottom line, you garner the benefits of new equipment and technology that will help grow your business.

Invest/Purchase Now:

To capture these tax savings, qualifying property must be placed in service before December 31, 2020. Simply choose your business equipment and Novae will design payments to help you make a profitable decision.

Equipment Lease Financing Programs:

"A" Credit Program:

5+ years time in business.

650+ Credit Score.

Application only Available on equipment purchases up to \$250,000.

Approvals up to \$10 million.

"B" Credit Program:

2+ years time in business.

650+ Credit Score.

Application Only Available on equipment purchases up to \$150,000.
Approvals up to \$2 million.

"C" Credit Program:

Under 2 years time in business.

Under 650 Credit Score.

Monthly Gross Revenue = Cost of Equipment.

Application Only Available on equipment up to \$60,000.

Approvals up to \$1 million.

Down payment Required - 10-40%.

"Start-Up" Program:

No time in business required

600+ Credit Score

Application Only Available on equipment purchases up to \$25,000

Down Payment Required - 10-40%

Equipment Financing Info:

\$20,000 - \$10,000,000 Equipment Financing.

12-84 Month payback terms (Typically 36-60 months).

Approvals in 24 hours or less with proper documentation.

Affordable monthly payments.

Deferred payment options.

Low barrier of entry cost - Typically \$0.

No personal collateral for most programs.

Funding to equipment vendor within 48 hours.

Includes software/hardware packages.

Both New and Used Equipment.

Application-Only Express is available for qualified applicants.

Qualifications:

Programs for start ups to prime credit business owners.

\$20,000+ Monthly Revenue.

500+ Personal Credit Score.

3-6 Months Bank Statements.

Signed Credit Application.

Equipment pricing invoice of equipment being purchased - quoted price from the approved vendor or seller.

*Financials are required for larger deals that exceed approved program tier amount, such as last year's tax return, balance sheet, Income statement and YTD P&L.

Advantages of Leasing

IMPROVE CASH FLOW



Business owners know the importance of cash flow! Cash flow allows a business to make better investment decisions which can lead to the success of a corporation.

100% TAX DEDUCTIBLE



Financing equipment is 100% tax deductible. The IRS Tax Code allows a corporation to deduct the full purchase price for equipment purchased or financed in the current tax year.

BANK RELATIONSHIP



Keep lines of credit open for financial emergencies and use leasing to help build your credentials with any bank.

AFFORDABLE PAYMENT



Choose from a variety of payment terms to ensure the best fit for your business. Terms range from 24 to 60 mo.

Business Factoring

Our mission is to provide fast financing, exceptional services, low rates, and the capital you need to manage your business. We bridge the gap between invoicing and payment with immediate cash. We are a team of real people addressing real problems and providing real solutions.

With X-Factor's invoice factoring services, you can have your cash today, while still having control of your business. We understand cash flow is vital to your business and we are here to partner with you.



Trucking: With freight factoring you can pay drivers, insurance, fuel, and other expenses now – with peace of mind and speed. Factor all or only some of your invoices. Never turn down another load because you can't pay fuel or driver cost. Transportation factoring makes growth possible.

1. Complete Load Delivery **2.** Assemble Rate Confirmation and B.O.L. **3.** Produce or Provide Invoice **4.** You are paid the same day.

Freight Brokers: Your business is complex, so we keep our part simple. Over 200 transportation intermediaries have turned to our invoice factoring solutions to manage their cash flow, protect their credit ratings and secure truck capacity.

1. Book a load.
2. Dispatch a truck.
3. Confirm delivery and send in your invoice and paperwork.
4. You and your carriers are paid within 24 hours.



Government Contractors: Delays in getting paid can put the squeeze on government contractors. Learn how invoice factoring as a means of government contract financing provides working capital to keep your company going strong.

1. Send us your contract.
2. We will notify contracting agency of assignment.
3. Submit invoice with proper documentation.
4. You get paid same day.

Oil and Gas: Oil, gas and energy companies need operating capital upfront. X-Factor invoice financing can provide cash now for your accounts receivables at a discounted rate so you can meet your oilfield funding requirements.

1. Crews complete job or work order.
2. Collect signatures on paperwork.
3. Provide Invoice and Supporting Documents.
4. Cash Flow starts flowing in 24 hours.



Staffing: Payroll funding and cash flow worries shouldn't limit your company's growth. Learn how accounts receivable financing can insure your staffing company makes payroll on time, every time.

1. Employees submit their time card.
2. Process Payroll
3. Submit invoice and time cards.
4. You're paid same day.

Small to Mid-Sized Businesses: Learn how accounts receivable financing can put an end to your cash flow problems. X-Factor makes invoice factoring easy so you can recharge your operating capital and get back in business.

1. Complete the service being rendered.
2. Assemble sign-offs or completed work orders.
3. Provide invoice supporting documents.
4. You're paid same day.



Our factoring rates start as low as 0.55% and are usually no more than 2%. We do not use the same flat rate for every client. We know that every business is different and deserves a customized financing program and we want your business to get the lowest possible rate.

Credit Line: \$25K - \$5MM/Month

Advance Rate: 95-97%

Days to Fund: 2

Credit Line: Up to \$5MM/Month

First 30 Days: .55% - 2%

Monthly Access Fee: \$0

In-House Underwriting: Yes

Dedicated Account Rep: Yes

Credit Approvals: \$35

Over-advance Fee: None

Lock Box Fee: \$50

Same Day Funding Fee: None

Early Wire Fee: None

Outgoing Wire Fees: \$30

Some companies offer an attractive 1% "teaser" rate, but keep in mind this is a **weekly** rate, so it increases by one percent each week. On a net 30 day payment, their rate is really **4.5%** and on a net 60 day payment, it would be **8.5%**.

Let us break down what the cost really looks like after 30 and 60 days.

Factoring a \$10,000 invoice at a weekly 1% rate would cost you \$450 at day 30 and \$850 by day 60. X-Factor provides a **monthly** factoring rate; if you were to agree to a 1.5% rate the same \$10,000 would cost you \$150 at 30 days and only \$300 at 60 days; less than half of what a weekly rate would cost you. Basically 1/3 of what their "teaser" rates end up costing.



SBA Bridge Loan

Funding Today - SBA Terms Tomorrow

NOVAEMONEY.COM

678.750.2787



SBA Bridge Loan

What if you could get the funded you needed in 3-7 days AND end up with the terms and structure of an SBA Loan for the next 10-25 years? Would you consider that a win/win or the best of both worlds? Let's talk about our SBA Bridge Loan.

Traditionally, bridge financing is a short term business loan used as temporary financing until a more permanent financing facility is in place. Most bridge loans are used for immediate working capital needs and are usually paid-back in 1-12 months. Being that an SBA loan may take up to 2-3 months for funding to be accomplished, a company may find themselves needing immediate working capital that wouldn't be available for weeks. In those instances a company may seek a bridge financing option to help meet their needs until permanent SBA financing is completed.

The key is to secure a Premium Term Loan Product (Which we offer) that doesn't have a pre-payment penalty, as you will be paying this temporary bridge loan off when your SBA funding is finalized and funds your account. We like to think of the bridge loan as a tool to get to the end

product, which is the premier business loan product for the long term - The SBA Loan. But, there's no reason you can't have your cake and eat it too!

Product Info:

\$20,000 - \$500,000.

1-5 year pay back terms.

No pre-payment penalty.

Interest rates starting at 7.49%.

Application to Funding within 2-5 days.

Weekly / Bi-Weekly / Monthly Payments.

Use the funds for pretty much anything your business needs: SBA Bridge Loan, Expansion, Inventory, Payroll, Staffing, Marketing, Debt Restructure, New Equipment, etc.

Qualifications:

12+ Months in business.

650+ personal credit score.

\$200,000 minimum annual revenue.

1-2 years personal tax return.

1-2 years business tax return.

Signed application.

6 months most recent bank statements.

YTD Financials

novae
SBA 7(a)
Express



SBA Express Loan

We take the confusion out of getting an SBA loan. Get funded without the headache.

An **SBA express loan** is aimed at assisting a small business owner in getting financial assistance faster than the conventional loan programs provided or backed by the US Small Business Administration. This loan facility is another way for borrowers to get quick loans via more streamlined application and documentation processes. Finally, the main reason why this loan facility is called express is due to its 36-hour turnaround time.

SBA express loans are offered through banks and lenders. Since the SBA has given the lenders the freedom to use their own forms and policies with regard to endorsing loans to the agency, the processing time for such loans is significantly lessened.

Who Is Eligible for an SBA Express Loan?

Anybody who is within the age of maturity can apply for this type of loan. However, if you intend to take advantage of this debt facility, you have to show concrete plans on how you will use the proceeds. It is important that you show the lender that you will use the proceeds for starting, expanding or boosting your small business.

The requirements of the loan are similar to typical commercial business loans. The most important thing that you need to prove, however, is that you have the capability to repay your loan on time based on the profits and cash flow of your business. Also, having a good credit background is a plus. Collateral is not really needed to back such a loan, provided that the amount is \$25,000 or below. Anything more than \$25,000 should be secured. The maximum amount that can be loaned is \$350,000.

Interest Rate of an SBA Express Loan

The borrowers can try to bargain for lower interest rates because the lender is the one that will determine the rate applicable to the loan. However, the SBA has ruled that the maximum interest that lenders can charge is 4.5% for loans above \$50,000 and 6.5% for loans that are \$50,000 or below.

Advantages of This Loan

The processing time for an SBA Express Loan is fast - typically under 30 days. Furthermore, people who are unable to obtain traditional credit lines have a chance to secure credit under this product. It's also a great way to refinance current business loans with high interest rates.

If you are a business owner who qualifies for an SBA loan, willing to jump through the hurdles associated with the approval process.....AND can afford to be patient for 30-45 days to allow funding to happen, an SBA Express loan is the product for you.

Product Info:

6.25-7.25% interest.

10+ year payback terms.

Up to \$5 million - Standard SBA - Funding in 1-3 months.

Up to \$350,000 - Express SBA - Funding in approximately 2-6 weeks.

Collateral may be required.

Qualifications:

Must be in business 2+ years.

650+ personal credit score.

6 months most recent bank statements.

2 years personal tax returns.

2 years business tax returns.

debt settlement worksheet.

P&L (current) for their business.

Income Statement for their business.

Personal financial statement.

Phone interview.





SBA Commercial Real Estate Loan

100% Financing Option
Purchase or Refinance Commercial Real Estate

Novae is excited to introduce a new **100% financing (no down payment required) product** for commercial real estate!

As an advocate for small business owners nationwide, we are always working to find ways to provide great financing options to business owners. We're proud to be able to facilitate a **100% financing Commercial Real Estate Product** through our SBA Bank. This solution has BIG benefits for borrowers who don't want to reduce their cash flow, and keep their money invested in growing their business!

With 25-year terms and interest rates ranging from 5.50% to 6.75%*, SBA 7(a) loans are a great option for small businesses looking to refinance an existing commercial real estate mortgage, buy an office building or other owner-occupied commercial space.

Take advantage of all of the benefits of the SBA 7(a) Commercial Real Estate Loan:

- 25-year, fully amortizing term means low monthly payments
- Loan amount of \$350K - \$5 Million
- Variable interest rate of Prime + 1.50% - 2.75%*
- No loan maturities or balloons
- Borrowers build equity value and long term net worth
- Potential tax savings

To qualify, borrowers must be in business for 2 years, have a credit score of 660 or higher and the loan payment must not exceed their current monthly rental expense.



How It All Works

1. Pre-qualify for an SBA 7(a) Commercial Real Estate Loan

Pre-qualify in as little as 5 minutes without impacting your credit score. Simply provide basic information online and we'll automatically tell you if you prequalify for an SBA commercial real estate loan from \$350,000 to \$5 million.

2. Provide Financial Information

Provide financial information about your business and its owners. Your dedicated Relationship Manager can help with any questions.

3. Accept Your Letter of Intent

You will receive a non-binding letter of intent (LOI) outlining details of the SBA commercial real estate loan so you can negotiate terms with the property seller or your existing lender.

4. Conduct Property Valuation

During the SBA commercial real estate application process, the property you're interested in will be valued. Your dedicated Relationship Manager helps facilitate this step.

5. Get Funded

Upload requested documents to complete your application. We'll work with you through the loan closing process. Funds can be wired for closing in as fast as 30 days after credit approval.



Qualifications

Yes/Approved:

At least 51% of the property's square footage must be occupied by, and used by, your business

2+ years in business

Business owners must be U.S. citizens or legal permanent residents

Business owners must have personal credit scores above 675

Cash flow to support loan payments

The estimated purchase price must be greater than \$350,000



100% financing option requires a loan payment that does not exceed the current monthly lease expense

No/Not Approved:

Developers or landlords that are not actively occupying the property

Investment properties (for example, the majority of the property will be leased or it is a real estate flip project)

Bankruptcies or foreclosures in the last 3 years

Prior default on government backed loans

Outstanding tax liens

Construction (for example, purchasing an empty lot and building a new structure)

Start Up Capital & Personal Loan Platform

You Gotta Start Somewhere....

Start-Up Capital



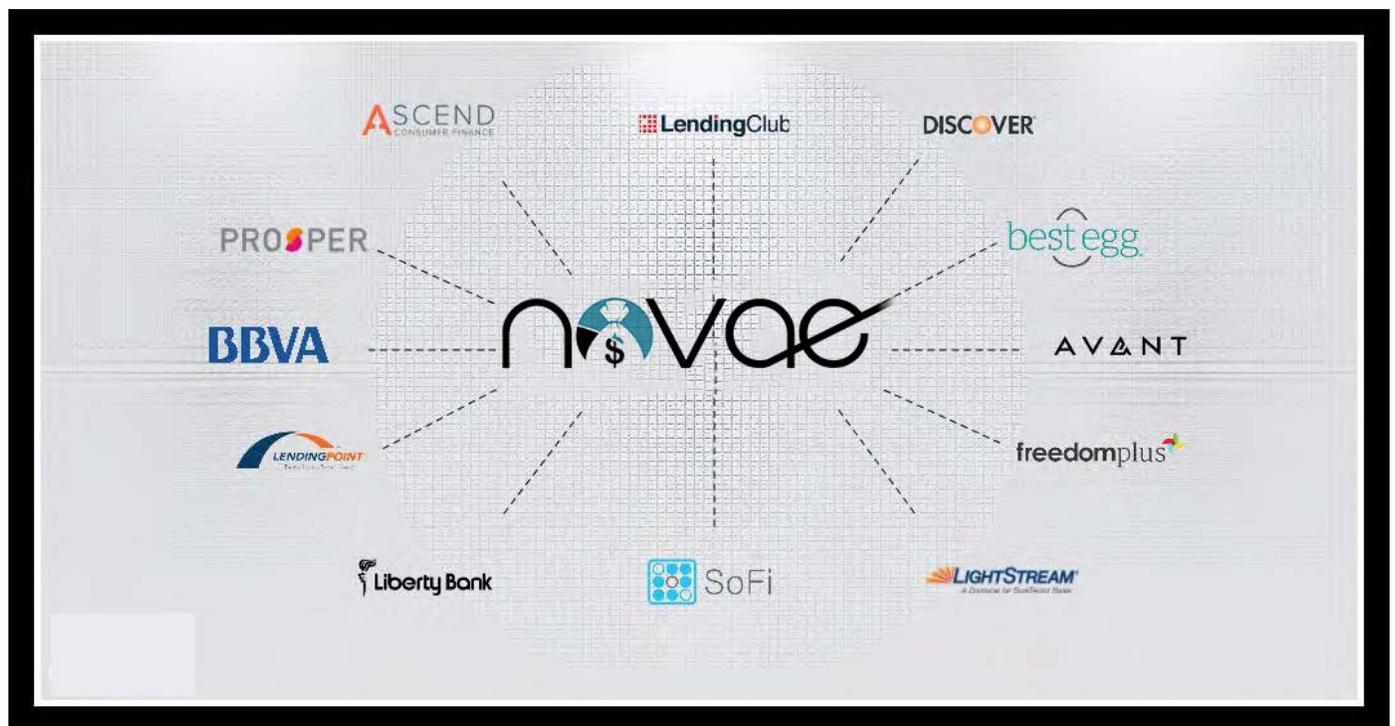
1 Application-17 Lenders-All Your Options

Approvals Up To \$100K - Instantly!

Everyone knows it's almost impossible to get their hands on start up capital, unless you approach your family, friends or find an investor who wants a large percentage of your business. It's time to leverage the confidence you have in yourself and secure a Personal Loan and use it to fund your dreams. Launch your business with your own capital that you secure through our Personal Loan Platform. You can use our Platform to gain access to funding for many things on your "want" list. For example: Debt Consolidation, Home Improvement, Student Tuition, Special Occasion, Vacation, Auto Purchase, New Baby Expense, New Boat Purchase, Medical and Dental Expenses, Moving and Relocation, Taxes and much more.

Introducing Novae Loans which allows anyone seeking a Personal Loan for any reason to submit one application and have access to all their qualifying options within seconds. Favorable loans have been difficult to come by and people don't know where to go to get the best possible rate. This is where Novae Loans comes in. Powered by Fintech, the platform infrastructure was built to make it easy to get access to the very best loan for your personal situation.

Basically, our platform matches applicants with the right financial products and services at the right time, while providing transparency and reduced cost of acquisition to online financial service providers. It's a win-win for everyone. Unfortunately, seeking a personal loan online today can involve a complex web search with hard to navigate relationships and regulations for both applicants and lenders. Novae Loan's approach was to simplify the entire process for all parties. Not every applicant is the same and not every personal lender is the same, so why not give you a crack at 12 lenders all at once and have them compete for your business? Go for it!



Novae LLC 678.750.3787
- Corporate 678.528.9513
- Fax
reco@novaemoney.com
www.NovaeMoney.com

Contact Us and Apply Today!

