BUSINESS LOANS FOR INFLUENCAL PEOPLE

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Lex Qualifications

Lexingtonleverages a network ofestablished national, regional banks, and localcreditunions to offera comprehensive suite of business financing solutions. This includes both business lines of credit and business credit cards, catering to the needs of both pre-revenue startups and existing businesses.

Bank Line of Credit

Qualification:

680+ FICO Must be below 25% utilization on all revolving credit lines (if over utilized we can still pre approve)

Documents Required:

Tri - Merge Credit Report

Benefits:

Trueforever revolving line of credit
Access to cash in a moments notice
Prime rate + 2-4%
Monthly payment is 1-3% of the balance on the line
Monthly payments

No Minimum Time In Business

No Minimum Revenue

0% Interest Business Credit Card

Qualification:

680+ FICO Must be below 25% utilization on all revolving credit lines (if over utilized we can still pre approve)

Documents Required:

Tri - Merge Credit Report

Benefits:

6-24 months of 0% APR
Builds business credit
Does not affect personal credit utilization or report to personal credit
Builds relationships with major banking institutions
Can be drawn to cash while retaining 0% interest
Monthly payments

Co-Signer Friendly

No Industry Restrictions

2-4 Week Turnaround Time

SBA LOAN

Unique Benefits

1.
- 5-25 year terms
- Government - backed funds
- Refinance existing business debt
- Prime Rate +1-3%
- Up to $5,000,000

Qualifications

- 2 years time in business
- 660+ Fico
- $120,000+ gross revenue
- profitable on tax returns

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3.

Business Term Loan

Unique Benefits

- 1-3 year terms
- Monthly payments
- Up to $10,000,000

Qualifications

- 2 years time in business
- 650+ FICO
- $300,000 gross annual revenue
- 4 months of business bank statements

Line of Credit

Unique Benefits

2.

- 6-24 month amortization period
- Weekly or monthly payments
- Up to $750,000
- True revolving line

Qualifications

- 6 months time in business
- $240,000+ gross annual revenue
- 600 FICO
- 4 months business bank statements

4.

Working Capital

Unique Benefits

- 24 to 48 hour funding
- 6 to 36 month terms
- No minimum FICO
- Up to $10,000,000

Qualifications

- 6 months time in business
- No minimum FICO
- $100,000 gross annual revenue
- 4 months business bank statements

LEXINGTON
CAPITAL HOLDINGS

5. Equipment Financing

Unique Benefits

- No industry restrictions
- 3-7 year terms
- Fixed rates starting at Prime Rate
- Monthly payments
- Can fully write off equipment as expense for tax purposes
- No $ cap

Qualifications

- 1 years time in business
- 650+ FICO
- $250,000 gross annual revenue
- Invoice

6. Asset Based Lending

Unique Benefits

- Revolving line of credit
- Monthly payments
- Advance amount up to 90%
- APR between 5 and 15%

Qualifications

- Real estate or heavy equipment
- One year time in business
- Must fully own leveraged asset
- $250,000 minimum valuation
- 600 min FICO

7. A/R Line of Credit

Unique Benefits

- Revolving line of credit
- Facility size $200,000 - no cap
- Rates Prime +2%
- Up to 95% financing of currant A/R
- No minimum FICO

Qualifications

- Minimum $75,000 open receivables on 30-60 day terms
- 1 year time in business
$500,000 annual gross sales

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SBA LOAN

Lexington Loans offers SBA loans designed to help small businesses secure funding for growth, expansion, or working capital. With flexible terms and competitive rates, they provide tailored solutions to support entrepreneurs and boost business success.

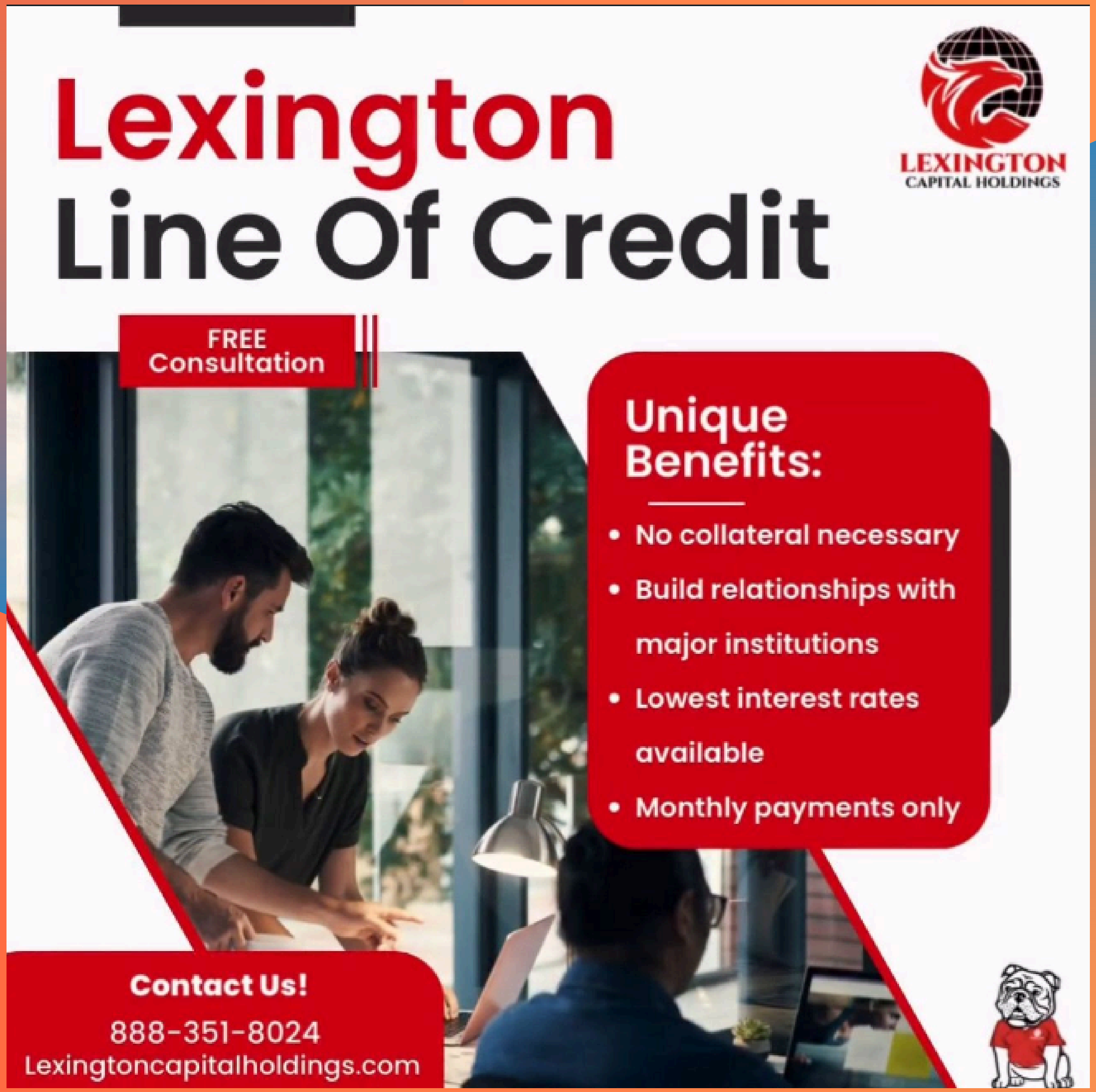
LINE OF CREDIT

01 Flexible Access to Funds: Borrowers can access funds as needed, making it ideal for managing cash flow or covering unexpected expenses.

02 Revolving Credit: As you repay the borrowed amount, the credit becomes available again, offering continuous access to funds.

03 Competitive Interest Rates: Their line of credit typically comes with attractive rates compared to traditional business loans, helping to lower borrowing costs.

04 Fast and Easy Application Process: The process for applying is streamlined, offering quick approval and fast access to funds to keep your business running smoothly.



BUSINESS TERM LOAN

Lexington Loans offers business loans with flexible terms and competitive rates, designed to help businesses of all sizes finance expansion, equipment, or working capital with a straightforward application process and quick approval.

LEXINGTON CAPITAL HOLDINGS

WORKING CAPITAL

A swift and simple process to obtain business financing in a moments notice!

UNIQUE BENEFITS

- 24 to 48 hour financing
- Terms up to 36 months
- Low FICO is acceptable
- Unsecured financing

PAPER WORK NEEDED

- 1 page application
- 4 months of bank statements

QUALIFICATIONS

- 6 months time in business
- $100,000 in gross annual revenue
- No minimum FICO

WORKING CAPITAL

1

Day-to-Day Operations: Working capital ensures that a business has enough cash to cover its short-term expenses, like payroll, inventory, and utilities, without relying on external financing.

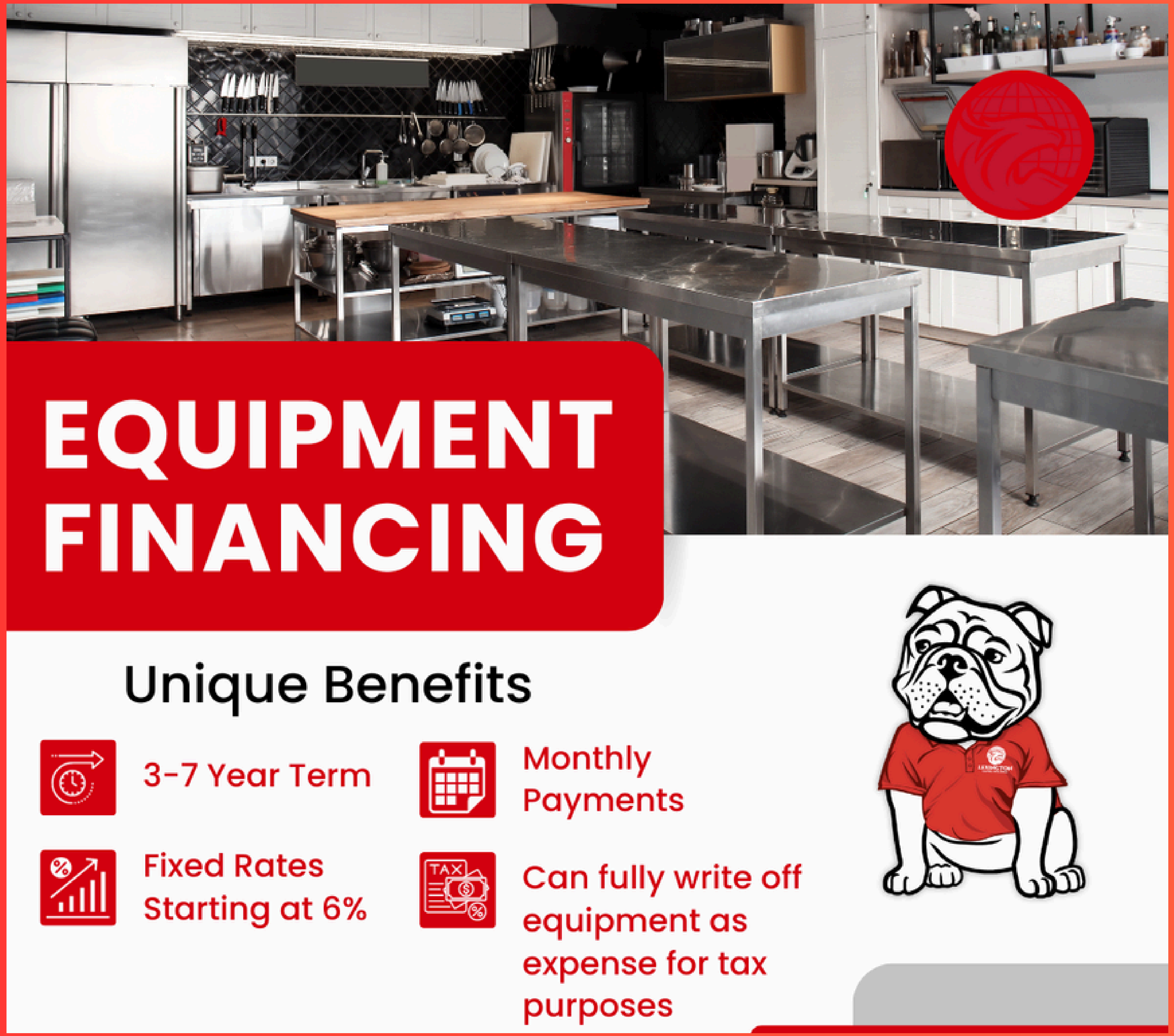
2

Liquidity Indicator: It's a measure of a company's short-term financial health and operational efficiency. A positive working capital indicates the company can easily meet its current liabilities, while a negative one may signal potential cash flow problems.

3

Growth & Stability: Adequate working capital allows a business to take advantage of new opportunities, such as bulk buying discounts or new investments, while also helping to cushion against unexpected expenses or downturns in revenue.

EQUIPMENT FINANVING



Preserves Cash Flow: Equipment financing allows businesses to acquire necessary equipment without a large upfront payment, helping maintain healthy cash flow.

Own or Lease Options: Businesses can choose to lease or finance-to-own, depending on their long-term needs and budget.

Fast Approval Process: Many equipment financing options offer quick application and approval times, allowing businesses to get the equipment they need without delay.

Tax Benefits: Businesses may be eligible for tax deductions under Section 179 or other tax codes when financing equipment, reducing overall costs.

Up-to-Date Technology: Financing helps businesses stay current with the latest tools and machinery, improving efficiency and competitiveness without the burden of outdated equipment.

ASSET BASED LEANING

Secured by Business Assets:

Asset-based lending allows businesses to secure funding using assets like accounts receivable, inventory, or equipment as collateral, making it easier to qualify even with limited credit history.

Flexible Financing Option:

It provides access to revolving credit or term loans based on the value of assets, offering flexible funding to support growth, manage cash flow, or handle seasonal fluctuations.

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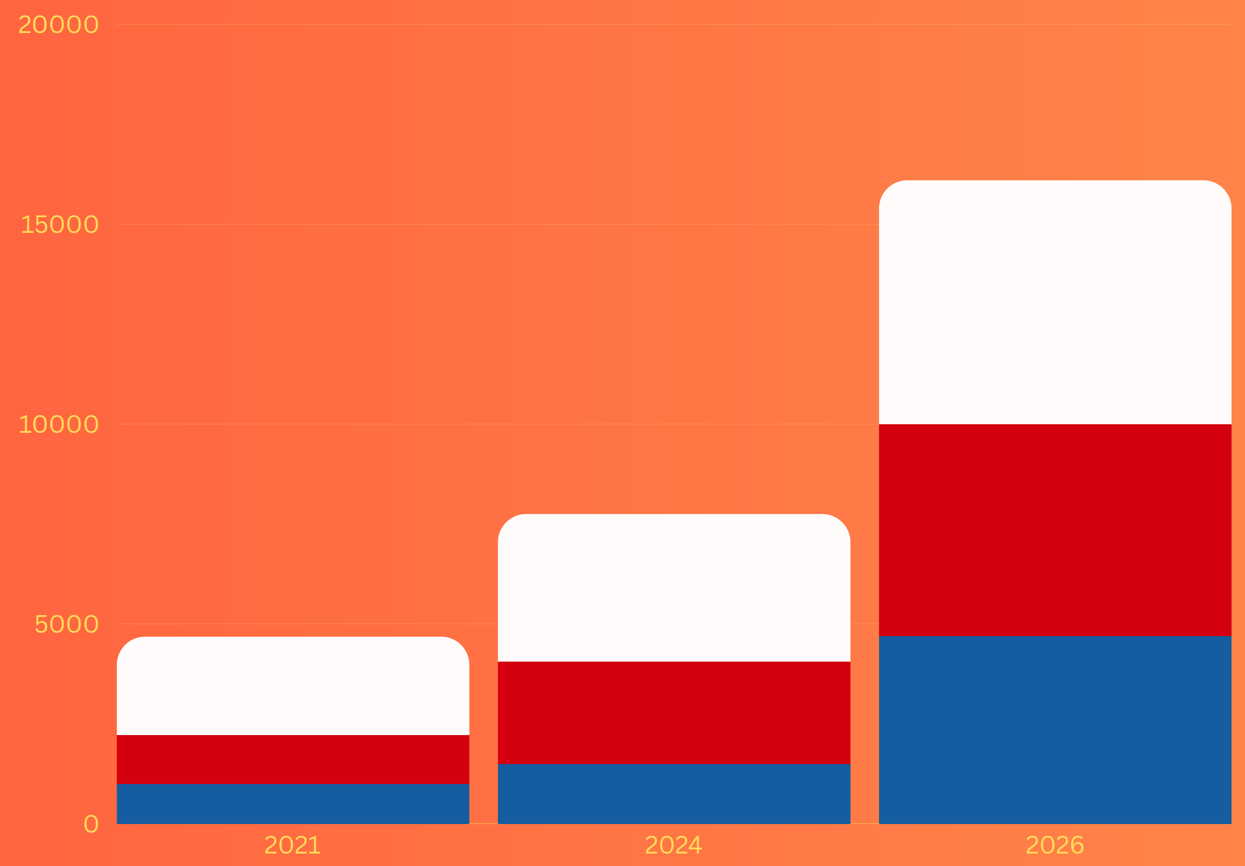
AR FINANCING



An A/R Line of Credit is a type of financing that lets businesses borrow against their outstanding invoices. It provides quick access to working capital based on the value of unpaid customer receivables, helping to smooth out cash flow while waiting for payments.

An A/R Line of Credit helps bridge the gap between when a sale is made and when the payment is received, ensuring businesses have steady cash flow to cover expenses like payroll, inventory, or operations.

STATISTICS

82%

of small businesses fail due to cash flow problems."
— U.S. Bank Study

48%

of small businesses report having full access to the financing they need."
— Federal Reserve Small Business Credit Survey

WHY CHOOSE LEX?

1

Tailored Financing Solutions: Lexington offers customized loan options designed to meet the unique needs of small businesses, helping them grow and succeed.

2

Fast and Friendly Service: They provide a streamlined application process with quick approvals and dedicated support, making funding easier and faster for business owners.

THANK YOU

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Maurice Reeves

Lexington Capital

Commission Agent