GATSON

LIFE & FINANCIAL GROUP

THE FOUNDATION OF BUSINESS FINANCE

THE GATSON PRODUCT PLAYBOOK

WWW.GATSONLFGROUP.COM

FRANCHISE FINANCING

Franchise financing is a way for franchisees to obtain funds to purchase and run a franchise business. Use of funds can include franchise fees, equipment, inventory, working capital, and down payments.

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BENEFITS

- Flexible Terms
- Express Funding- In As Little As 2 Days
- Up To 10-Year Terms
- Amounts up to $5 Million

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

- Restaurant
- Construction/Contracting
- Professional Services
- Retail

QUALIFICATIONS

6+ MONTHS IN BUSINESS

$10,000+ MONTHLY GROSS SALES

NO MINIMUM FICO

PAPERWORK NEEDED

- Signed Application
- 4 Months Bank Statements
- Equipment Invoice *if applicable*

gatsonlfgroup.com (866) 486-9959 support@gatsonlfgroup.com

WORKING CAPITAL LOAN

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A Working Capital Loan is short-term financing designed to help maintain cash flow and cover a business's everyday operational expenses, such as payroll, rent, and inventory. Whether a business is navigating seasonal fluctuations or seizing a growth opportunity, a working capital loan can provide the necessary funds to keep operations running smoothly.

BENEFITS

- Same Day Funding
- Up To 10-Year Terms
- Amounts Up To $5 Million
- No Collateral Required
- No Use of Funds Limitations

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Healthcare | Restaurants | Retail | Auto Repair | Construction/Contracting

QUALIFICATIONS

4+ MONTHS IN BUSINESS

$10,000+ MONTHLY GROSS SALES

NO MINIMUM FICO

PAPERWORK NEEDED

- Signed Application
- 4 Months Bank Statements

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ACCOUNTS RECEIVABLE FINANCING

Accounts receivable financing is when a company will sell or finance off their outstanding invoices for working capital. It can either be in the form of selling the asset to the lender or using the accounts receivable (invoices) as collateral for the loan.

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BENEFITS

- Lower Interest Rates
- Express Funding- In As Little As 2 Days
- Up To 10-Year Terms
- Amounts up to $5 Million
- Doesn't Require Other Collateral

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Manufacturing

Staffing

Wholesale/Distribution

Transportation & Logistics

QUALIFICATIONS

AGING REPORT REQUIRED

$500,000+ ANNUAL GROSS SALES

NO MINIMUM FICO

PAPERWORK NEEDED

- Signed Application
- 4 Months Bank Statements
- Aging A/R & A/P Report
- Active Customer List

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SBA LOAN

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An SBA loan is a government-backed loan that can be used for starting or expanding a business. The loan has certain requirements for eligibility, such as size standards, providing the ability to repay and a solid business purpose.

BENEFITS

- Refinance Existing Business Debt
- Government-Backed Funds
- Approved in 24-48 Hours
- Up to 25-Year Terms
- Amounts Up To $5 Million

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

- Construction/Contracting
- Hospitality
- Retail
- Healthcare

QUALIFICATIONS

2+ YEARS IN BUSINESS

$120,000+ GROSS ANNUAL SALES

675+ FICO SCORE

PAPERWORK NEEDED

- Signed Application
- SBA Questionnaire
- Business Debt Schedule
- 6 Months Bank Statements
- 3 Years Personal / Business Tax Returns
- Previous Year + YTD P&L and Balance Sheet

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BUSINESS LINE OF CREDIT

A business line of credit is a flexible financing option that allows businesses to borrow funds as needed, similar to a credit card. Interest is paid only on the borrowed amount, and funds can be used for various purposes like managing cash flow or covering unexpected expenses. Once repaid, the credit becomes available again, making it a revolving form of credit that can be accessed repeatedly.

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BENEFITS

- Same Day Funding
- Cash Flow Management
- Flexible Repayment Terms
- Interest Only Paid On Amount Used
- Amounts Up To $5 Million

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Healthcare | Construction/Contracting | Retail | Manufacturing | Professional Services

QUALIFICATIONS

6+ MONTHS IN BUSINESS

$10,000+ MONTHLY GROSS SALES

600+ FICO SCORE

PAPERWORK NEEDED

- Signed Application
- 6 Months Business Bank Statements

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EQUIPMENT FINANCING

Equipment financing is a way for businesses to obtain equipment through a loan or lease. It can be used to purchase almost any tangible asset for a business. Some examples of equipment that can be financed include: medical equipment, office furniture, production equipment, and technology.

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BENEFITS

- Monthly Payments
- Express Funding- In As Little As 2 Days
- Low or No Down Payment
- 1-5-Year Terms
- Amounts Up To $5 Million

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

- Healthcare
- Construction/Contracting
- Auto Repair
- Manufacturing

QUALIFICATIONS

NO MINIMUM TIME IN BUSINESS

NO MINIMUM MONTHLY GROSS SALES

580+ CREDIT SCORE
MAY VARY BASED ON EQUIPMENT TYPE

PAPERWORK NEEDED

- Signed Application
- 4 Months Business Bank Statements (if applicable)
- Invoice or Quote For Equipment

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FIX AND FLIP FINANCING

Fix-and-flip financing is a short-term loan for real estate investors to buy, renovate, and sell properties, with funding based on the property's after-repair value (ARV).

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BENEFITS

- Monthly Payments
- Rates Starting at 8.99%
- 1-4 units
- Funding 80% of Purchase Price and 100% of Rehab Costs

SIMPLE APPLICATION

NO COST ADVISOR

PROPERTY TYPES

Single Family

Multifamily

Mixed-Use

QUALIFICATIONS

680+ CREDIT SCORE

3 SUCCESSFUL FLIPS IN THE LAST 36 MONTHS

PAPERWORK NEEDED

- Signed Application
- 4 Months Business Bank Statements
- 3 Most Recent HUD-1 Statements

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COMMERCIAL REAL ESTATE FINANCING

Commercial real estate is property intended for business use. This includes office buildings, retail locations, warehouses, and industrial facilities. Commercial real estate transactions involve buying, selling, or leasing these properties to support business activities.

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BENEFITS

- Potential for Income Generation
- Appreciation
- Hedge Against Inflation
- Tax Advantages

SIMPLE APPLICATION

NO COST ADVISOR

PROPERTY TYPES

Office

Warehouse

Retail

FUNDING TYPES

Owner Occupied Commercial Real Estate

Commercial Real Estate Investment Properties

QUALIFICATIONS

DOWN PAYMENT

NECESSARY PROPERTY DOCUMENTATION

650+ FICO SCORE

PAPERWORK NEEDED

- Signed Application
- 6 Months Business Bank Statements
- Property Details and Address

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SMALL BUSINESS LOAN

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A small business loan is any funding option specifically designed for a small business. Small business loans allow existing or newly established companies to borrow money from lenders. Each loan type exists to help entrepreneurs meet different goals. Each loan works depending on the type of loan.

BENEFITS

- Same Day Funding
- Up To 10-Year Terms
- Amounts Up To $5 Million
- No Use of Funds Limitations

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Healthcare | Restaurants | Retail | Auto Repair | Construction/Contracting

QUALIFICATIONS

4+ MONTHS IN BUSINESS

$10,000+ MONTHLY GROSS SALES

660+ CREDIT SCORE

PAPERWORK NEEDED

- Signed Application
- 4 Months Bank Statements

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RESIDENTIAL INVESTMENT PROPERTY FUNDING

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An investment property loan is a loan that is used to purchase a property that will produce income. It is typically used for purchasing a property to renovate to generate rental income.

BENEFITS

- Express Funding- In As Little As 20 Days
- Rates Starting At 8.99%
- Same Day Pre-Approval

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Construction/Contracting

Real Estate

QUALIFICATIONS

PRIOR HISTORY

MINIMUM PROPERTY VALUE OF $250,000

650+ FICO SCORE

PAPERWORK NEEDED

- Signed Application
- 6 Months Business Bank Statements
- Property Details and Address

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CANNA-BUSINESS FINANCING

Cannabusiness loans and lines of credit are designed to meet any and all Cannabis business financing needs. With limited docs needed and customized underwriting, this specialized financing is the easiest path to financing in the cannabis industry.

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BENEFITS

- Express Funding- In As Little As 1-3 Days
- No Collateral Required
- Amounts Up To $5 Million

SIMPLE APPLICATION

NO COST ADVISOR

TOP PRODUCTS

- Working Capital
- Term Loans
- Lines of Credit
- Equipment Financing

QUALIFICATIONS

6+ MONTHS IN BUSINESS

$500,000+ ANNUAL GROSS SALES

NO MINIMUM FICO SCORE

PAPERWORK NEEDED

- Signed Application
- 6 Months Business Bank Statements
- Equipment invoice *if applicable*

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PURCHASE ORDER FINANCING

Purchase Order Financing is a type of financing that helps businesses fulfill large purchase orders when they lack the cashflow to cover upfront.

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BENEFITS

- Improved Cashflow
- No Additional Collateral Required
- No Impact on Personal Credit

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

- Manufacturing
- Wholesale / Distribution
- Retail
- Import/Export

MINIMUM REQUIREMENTS

NO MINIMUM TIME IN BUSINESS

NO MINIMUM MONTHLY GROSS SALES

NO MINIMUM FICO

PAPERWORK NEEDED

- Signed Application
- 4 Months Business Bank Statements
- Last 2 Years of Business Financials *if applicable*
- Copy of Purchase Order
- Aging A/R & A/P Report

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BRIDGE LOAN

Bridge loans offer fast financing solutions for companies that need immediate funding to cover expenses, make purchases, or foster growth. See if a bridge loan is right for your business.

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BENEFITS

- No Pre-Payment Penalties
- Same Day Funding
- Flexible Repayment Terms

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Manufacturing

Construction / Contracting

Retail

Healthcare

MINIMUM REQUIREMENTS

6+ Months in Business

$10,000+ Monthly Gross Sales

NO MINIMUM FICO

PAPERWORK NEEDED

- Signed Application
- 6 Months Business Bank Statements

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TERM LOAN

A term loan is a lump sum funding, repaid in fixed installments over a set period, often used for major expenses like equipment or business expansion. Term Loans can have a fixed or variable interest rate.

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BENEFITS

- Traditional APR
- No Prepayment Penalties
- Monthly Payments
- Funding In As Little As 1-3 Days

SIMPLE APPLICATION

NO COST ADVISOR

TOP INDUSTRIES

Healthcare

Restaurants

Retail

Auto Repair

Construction/Contracting

MINIMUM REQUIREMENTS

2+ Years in Business

$10,000+ Monthly Gross Sales

660+ FICO SCORE

PAPERWORK NEEDED

- Signed Application
- 4 Months Business Bank Statements

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