

*Small Business Administration (SBA)*  
***Small Office Home Office***

Need to start your business?  
Need operating funds?  
Pre-qualify for a loan!!!!

We assist with three different loans to meet your small business needs.

[SBA Patriot Express Loan](#)  
[SBA Export Express Loan](#)  
[SBA Community Express Loan](#)

**SBA Patriot Express Loan**

This loan program is for eligible military community members including:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above

The widowed spouse of a service member or veteran who died during service or of a service-connected disability

The paperwork and terms mirror the Community Express Loan (see details below). The Patriot Express Loan does not require a business plan or completion of the technical assistance prior to loan funding.

Loans are funded in 2 business days! [See website for more about the eligibility requirements for the Patriot Express Loan.](#)

**SBA Export Express Loan**

The loan mirrors the Community Express Loan (see details below) but is designed for business in the exporting market. To qualify you must:

- Be in business for at least 12 months
- Already be in the export market or planning to enter

Provide a letter with application explaining how you plan to enter the export market or your current operations in the export market

The Export Express Loan does not require a business plan or completion of the technical assistance prior to loan funding. You must follow specific instructions and submit specific information for this loan program. See the [Application Checklist](#) for details.

Loan amounts offered: \$5K to \$25K

*For more information go to, call or email:*  
***www.visionsmadereal.com 864.346.2845 soho@visionsmadereal.com***

## **SBA Community Express Loan**

**Effective March 16, 2009**

### **Small Office / Home Office (SOHO)**

Best suited for smaller or newer businesses needing working capital.

This program has less stringent personal credit requirements of the owners.

Loan amounts offered: \$5K \$7.5K \$10K \$12.5K

### **Growth Accelerator Assistance Program**

Larger amounts for more established businesses seeking a quick source for working capital. Due to the larger loan amounts this program has stricter credit requirements.

Loan amounts offered: \$15K \$20K \$25K

## **Loan Features:**

### **Application:**

- ✓ One page application
- ✓ No collateral required
- ✓ No tax returns required
- ✓ No personal/business financials required
- ✓ No business plan
- ✓ For Community Express only: Business plan required
- ✓ For Community Express only: Must complete majority of Technical Assistance Requirements and submit proof with application

### **How to Qualify:**

- ✓ ALL Borrowers qualify (minority, non-minority, non-veteran)
- ✓ Personal Credit History – (ALL existing credit obligations MUST BE CURRENT to apply)

### **Terms:**

- ✓ 10 Year Term
- ✓ No Prepayment Penalty
- ✓ Interest Rate = Prime + 4.5%

### **Can Be Used For:**

- ✓ Purchase of Equipment/machinery
  - ✓ Working capital
  - ✓ Expansions
  - ✓ Purchase of Inventory
  - ✓ Developing International Markets
- Plus more.....



**Visions International**  
*visions made real*

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## Loan Features (continued):

**Loan decision not based entirely on credit. Bank looks at the following:**

- ✓ Length of home ownership or rental home (Shows stability - no collateral needed)
- ✓ Business/Industry Type
- ✓ Personal Credit History – **(ALL existing credit obligations MUST BE CURRENT)**
- ✓ Length of time in business
- ✓ Average monthly sales or estimated monthly sales

**Disqualifiers:**

**You are disqualified, if you answer YES to any of the following:**

- ✓ Unpaid federal and state tax liens
- ✓ Unpaid judgments
- ✓ Business earns 30% or more of its revenue from gambling/gaming
- ✓ Non-profit organization
- ✓ Multi-level marketing (i.e. Mary Kay, Herbal Life, etc.)
- ✓ Speculative real estate (Buying homes, fixing them up and reselling them)
- ✓ Adult-oriented businesses (Clubs, websites, bookstores)
- ✓ Assisted living based from home
- ✓ Delinquent student loans

**Fees:**

- ✓ \$450 or \$550 Packaging Fee – only if loan is funded
- ✓ SBA Loan Guaranty Fee – 2% of the guaranteed portion of the loan will be deducted from the loan proceeds. (\$85 - \$425) - **WAIVED through April 2010, or until the funds are exhausted**
- ✓ \$20 NON-Refundable fee for overnight and copy costs

## Next Steps:

### Small Business Administration (SBA) Express Loans

**Prepare using Application Checklist**  
Download at [www.visionsmadereal.com/soho.html](http://www.visionsmadereal.com/soho.html)



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## Application Checklist:

### PRE-QUALIFICATION:

*You must have an active email address that you use and check regularly. If you do not have an email address go to [www.yahoo.com](http://www.yahoo.com) to set-up a free email address.*

- Step 1: Obtain a copy of your **Experian** credit report ([www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228) – Must be a recent **Experian** Credit Report - **within 30 days**
- Step 2: Business Checking Account required. **If your business' name is not pre-printed on your business checks or you do not have a business checking account**, open a business checking account and obtain a letter from your bank **on bank letterhead** that includes the following information:
  - a. The business name
  - b. The names of the business owner (s) and signers on the account
  - c. The account number
  - d. The routing number
- Step 3: Print and complete the [Client Cover Sheet](#) (see website under "Downloads").
- Step 4: Fax or mail a copy of your **Experian** credit report and Bank Letter with the cover sheet from Step 3 to (If you require a physical address, please contact us):  
Confidential Fax: 1-888-710-4950  
Visions International  
Post Office Box 14201  
Greenville, SC 29610
- Step 5: Complete the Pre-Qualification on-line. **THE PREQUALIFICATION IS ONLY VALID FOR 14 DAYS. Therefore, gather all of your required documents prior to completing the online prequal.**
  - a. Go to [www.superiorfg.com](http://www.superiorfg.com)
  - b. On the Top Button Row of the Web-Site select **Pre-Qual now**
  - c. In the Yellow Box click on **Create a Personal Account**
  - d. Enter your **Email address**
  - e. Click **Start Loan Prequalification**
  - f. In the "Business Information" Section for the "T/A Provider" selection, choose "Visions International" from the drop-down box for your TA Provider.
  - g. **Export Express Loans only:** In the "Notes" section, type "Export Express"
  - h. **You must print the final page of the Pre-Qualification to include in your loan application package.**

### MUST SUBMIT WITH APPLICATION:

- Step 7: Submit the final page of the Pre-Qualification that you printed from Step 6.
- Step 8: Submit two (2) CLEAR, ENLARGED copies of the front of your Driver's License
- Step 9: If not a U.S. citizen, submit two (2) copies of front and back of Green Card
- Step 10: Know your Federal Tax ID number if a corporation, limited liability corporation or partnership; or Use your Social Security Number if you are a proprietorship/self-employed
- Step 11: Submit a **voided business check** for the loan packaging fee (starter checks are okay with the letter from your bank- see Step 2)
- Step 12: **If you use a cell phone for a business phone or home phone**, you must submit a recent copy of the phone bill. **If your physical address for home or business is unverifiable**, you must submit a recent copy of a utility bill.
- Step 13: **All owners of the business with a 20% or more** interest/ownership in the business must:
  - a. Be present to sign all loan forms
  - b. Submit two (2) CLEAR, ENLARGED copies of the front of your Driver's License
  - c. If not a U.S. citizen, submit two (2) CLEAR, ENLARGED copies of front and back of Green Card
- Step 14: **If Patriot Express Loan**, submit required eligibility documentation (see website for link to doc.)
- Step 15: **If Export Express Loan**, you must:
  - a. Be in business for at least 12 months
  - b. Already be in the export market or planning to enter
  - c. Provide a letter with application explaining how you plan to enter the export market or your current operations in the export market
- Step 16: **If Community Express Loan**, you must:
  - a. Submit an **up to date** business plan that is still relevant and actionable.
  - b. Take the "Online Assessment Tool" (see website for link under "Resources") which will produce a "Training Plan". You must complete Required Primary Training, online courses, in the Client Assessment. A copy of the "Training Plan" and Copies of the "Completion Certificates" must be submitted with your application.

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