



Alternate Financing Program Descriptions

Working Capital (Merchant Cash Advance): \$10K to \$5MM. Loans based upon cash flow and repaid via direct debit. For existing businesses with regular daily cash flow such as Dispensaries, Manufacturers, Distributors, Labs, and Delivery Services. Short term, ranging from 3 to 24 months. Credit is not an issue. Funding in as little as 3 days. Unrestricted use of funds.

Equipment Financing: \$20K to \$5MM. Need at least 51% ownership to apply. For **START UPS** (30% down payment required) or Existing Businesses (lower down payments), 24 to 60 month terms, underwriting in 2 days, funding in as little as 5 days, minimum credit score of 650.

Unsecured Personal Loans: From \$20K to \$100K. Minimum 670 credit score, must verify at least \$50K/year in annual income via W-2, tax return, or 12 months of bank statements, 48 to 60 month term, unrestricted use of funds.

Working Capital & Equipment Financing Documentation Needs

Documents	Financing Type			
	<u>Working Capital</u> (MCA)	<u>Equipment</u> Established Businesses	<u>Equipment</u> Start Ups**	<u>Unsecured</u> <u>Term</u> <u>Loans</u> ***
Completed Business Application - at least 51% ownership	X	X	X	
Bank Statements (6 Months)	X	X	X	
*Last Year's P&L & Balance Sheet	X	X	X	
Year to Date P&L & Balance Sheet	X	X	X	
*Most Recent Business Tax Return	X	X	X	
Business Debt Schedule	X	X	X	
State Cannabis Licenses	X	X	X	
Driver's License (>20% Ownership)	X	X	X	
Voided Check From Bank Account	X	X	X	
Personal Financial Statement(s)		X	X	
Invoices/P.O.s for Equipment		X	X	
Last 2 Years of Personal Tax Returns			X	
Borrower Resumés			X	
Deck w/Projections & Current Assets			X	
Unsecured Term Loan Application				X
Minimum 670 Middle Credit Score				X
\$50K/Yr Income: W-2, Tax Return, or 12 mo. Bank Stmts.				X
Success Fee, invoiced on approval, paid at funding:	2% - 4%	2%	3%	3%
Application Fees (may be wired, or send by Zelle, Venmo, or PayPal (increase fee 3.5% for PayPal):	\$295-<\$200K, \$595 to \$500K, \$995 to \$1MM, \$2,495>\$1MM	\$995 <\$1MM, \$2,495 >=\$1MM	\$995 <\$1MM, \$2,495 >=\$1MM	\$295

*If applicable. **Minimum 30% Down payment required.

Submit Documents to Info@DragonRealtyCapital.com