

Heartland Capital

Alternative Lending
Fast, Simple, Convenient

Banks & Credit Unions

Traditional Lending
Jump Through Hoops

Application

Application can be completed in less than 15 minutes via cell phone

On average it takes 29 hours to complete the application

Approval

The complete process can take up to a week, or can be as quick as 24 hours to get approved

Small Business Owners can wait up to 2-3 months to find out if they are approved

Funding

Once borrowers select an offer they will receive their loan funding within 24 hours in their bank account

If approved, business owners can wait up to 90 days to receive their loan funding

Loan Options

Use of a marketplace to streamline the process and secure the best loan options and terms from over 75+ lenders

If not approved, business owners will have to start the entire process over again with a new potential lender

Customer Service

Borrowers work directly with a Funding Manager that will walk them through the process and provide a personal customer service layer which our competitors lack

Borrowers have to avoid predatory lenders, exorbitant rates, and unclear terms

Fees

No fee or obligation required to apply

Potential fees include: origination fee including upfront application fee, underwriting fee, and closing costs including a loan processing fee

Qualifications

Qualifications made simple:

- Have been in business 6 months or more
- Business makes \$100k or more annually
- Willing to provide three consecutive bank statements
- Have a credit score of 550 or greater

Qualifications becoming more increasingly difficult to meet for small business owners: Since the 2008 recession, accessibility and financing through traditional lending has been declining, and today only 26% of SMB's are able to get the financing they need to grow their business