

# Working Capital Guidelines

*(Retail Program)*

# Working Capital (Retail)

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|--------------------|--|
| Time In Business   | * At least 2 years   |
| Loan Amount        | * \$100K to \$5M   |
| 1st Time Investors | * Not allowed. If you need a Start-up Loan, go back to the Products page, scroll down and click the Start-Up loan LOGO   |
| FICO               | * Minimum 700 FICO for all 3 credit scores   |
| Loan Purpose       | * Working Capital for any reason of your choice.   |
| Term               | * Up to 10 years fixed   |
| Amortization       | * Up to 30 years   |
| PPP                | * None   |
| Collateral         | * None   |
| Closing Time Frame | * As soon as 30 days   |
| LOI Fee            | * A non-refundable LOI fee of \$15,000 is payable to PhoneOps Funding LLC upon acceptance of loan terms. The full amount of this fee will be credited toward your closing costs only at the time of funding. |
| Lending States     | * Nationwide!  |