

### **COMMUNITIES**Unlimited

### Small Business Loans

Communities Unlimited makes loans to small businesses to position them for profitable growth leading to new jobs and local economic development. With loans of \$1,000 to \$200,000, we fill gaps in small business financing.

## Loan Products to Fit Your Business

Microloans - up to \$50,000

Small Business Loans – up to \$200,000

Communities Unlimited will work with other lenders and partners to provide larger loans.

Loans may be used for working capital, equipment purchase and business purchase.

#### **Loan Criteria and Conditions**

- Loans for business purpose only
- Businesses located in Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Tennessee, and Texas
- Credit approval by our underwriting staff
- Collateral is required
- Personal guaranty is required
- Startups must have an alternative source of income
- Automatic draft for monthly payments is required



#### Applying for a Loan

# Loan Application package requires:

- Completed application
- Three years business tax returns and financial statements, if available
- Personal financial statement
- Two years personal tax returns for each business owner
- Financial Projections for business

Loan Application Package may be submitted via email, fax or mail

Download our Loan Application at www.CommunitiesU.org

- CommunitiesU.org
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- @CommunitiesU