



California Capital Micro Loan Program

Program Highlights

BORROWER	<ul style="list-style-type: none"> ▶ Preferably, existing businesses with one full year of tax returns ▶ Will consider start-ups with outside source of income
AMOUNT	<ul style="list-style-type: none"> ▶ Up to \$25,000
PURPOSE	<ul style="list-style-type: none"> ▶ Working capital ▶ Business purchase ▶ Equipment ▶ Inventory ▶ Tenant improvements
MATURITY	<ul style="list-style-type: none"> ▶ Up to 5 years; not to exceed 7 years. No prepayment penalty
FEES	<ul style="list-style-type: none"> ▶ \$35 application fee; \$65 documentation fee - \$100 total , 2 points
INTEREST RATE	<ul style="list-style-type: none"> ▶ Up to 9.75%
CREDIT	<ul style="list-style-type: none"> ▶ Preferably, no derogatory information in last 6 months. ▶ No minimum credit score; assessment of owners character and community standing
COLLATERAL	<ul style="list-style-type: none"> ▶ A UCC-1 Filing ▶ Deed of trust on personal residence, if possible ▶ Waved for loans \$5,000 or less

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