# Who to send us, and what they can expect

DealRail is a commercial finance brokerage. We match business purpose loans to the best fit across 239 active lenders on our platform. Use this sheet to spot clients who are ready for a loan or line instead of, or alongside, business credit cards.

| PRODUCT | GOOD FIT WHEN | TYPICAL MINIMUMS | TYPICAL AMOUNT | SPEED |
|---|---|---|---|---|
| **Working capital term loan** | Needs cash for payroll, inventory, marketing or a growth push | 600+ FICO · 1 yr in business · $150K+ annual revenue | About 8% to 15% of annual revenue | Days to 2 weeks |
| **Business line of credit** | Recurring or seasonal needs; wants to draw only what it uses | 660+ FICO · 2 yrs · $250K+ revenue · filed tax returns | About 5% to 10% of revenue; asset based lines from $500K | 1 to 3 weeks |
| **SBA 7(a)** | Buying a business, partner buyout, expansion, or refinancing costly debt | 650+ FICO · 2 yrs profitable · startups case by case with industry experience and 10%+ down | Up to $5M, sized to cash flow | 45 to 90 days |
| **SBA 504** | Buying or building the building the business occupies, or major equipment | Owner occupies 51%+ · about 10% down · profitable operations | Up to about 90% of project cost | 60 to 90 days |
| **Equipment financing** | New or used equipment, vehicles or machinery that earns revenue | 620+ FICO · 1 yr preferred · newer businesses with strong credit | Up to 100% of the equipment cost | 1 to 2 weeks |
| **Invoice factoring** | B2B company waiting 30 to 90 days on customer invoices | Creditworthy customers matter more than the owner's FICO | 70% to 90% of open invoices | 1 to 2 weeks |
| **Debt refinance** | Stacked MCAs or daily payments eating the cash flow | 2 yrs in business · steady deposits · payment history on current debt | Sized to pay off the existing debt | 2 to 6 weeks |

### Send to DealRail when the client has

A real business operating 6 months or more, regular bank deposits, a need of $25K or more, and a clear use for the money. Business purpose only.

### Usually better served by business credit first

Pre-revenue startups, under 6 months in business, under about $10K a month in deposits, FICO under 600, or needs under $25K.

Ranges are typical of the market and our lender network. They are not a quote, an offer of credit or a commitment to lend. Lenders set all final terms after underwriting.

DealRail LLC · 2637 E Atlantic Blvd #1175, Pompano Beach, FL 33062 754-220-5100 · spencer@dealrail.co · dealrail.net

# Real estate investor loans

For clients buying, fixing or refinancing investment property in an LLC. Loans are sized mainly on the property.

| PRODUCT | GOOD FIT WHEN | TYPICAL FICO | TYPICAL LEVERAGE | SPEED |
|---|---|---|---|---|
| **DSCR rental loan** | Rental property where the rent covers the payment; no personal income docs | 620 floor, 660+ for best terms | Up to 80% of purchase, about 75% on a refinance | 2 to 4 weeks |
| **Fix and flip** | Buying and renovating to sell or refinance | 620 to 650+ | 80% to 90% of purchase plus up to 100% of rehab, capped near 70% to 75% of after repair value | 1 to 3 weeks |
| **Bridge loan** | Short term purchase or refinance while a property is stabilized | 650+ typical | About 65% to 75% of value | 2 to 4 weeks |
| **Ground up construction** | Building new homes or small projects with plans and a budget | 650+ and some build experience | About 75% to 90% of cost, capped near 70% of completed value | 3 to 6 weeks |
| **Commercial property** | Multifamily, retail, office, industrial or mixed use with steady income | Sponsor strength matters most | About 65% to 80% of value, income covering debt 1.20x to 1.35x | 30 to 60 days |

# How to refer a client

**01**

### Get a quick range

Have the client fill out the estimate at dealrail.net/estimate. It shows a high level range in about two minutes, with no credit pull.

**02**

### Send your partner link

The client applies through your personal link, so the file is credited to you automatically.

**03**

### Track the file

You get an email on every application, a summary every Friday, and live stage updates in your partner portal.

### Business clients should have ready

Last 3 to 6 months of business bank statements, year to date P&L, a list of current business debts, and the last 2 years of tax returns for SBA and lines of credit.

### Real estate clients should have ready

Purchase contract or current mortgage statement, rehab budget or plans, leases or rent roll, and LLC documents.

**Not sure where a client fits? Send it anyway.** spencer@dealrail.co · 754-220-5100

Ranges are typical of the market and our lender network. They are not a quote, an offer of credit or a commitment to lend. Lenders set all final terms after underwriting.