

# criss·cross /'kris, krôs /

Verb: Form a pattern of intersecting lines or paths on (a place).

## WORKING CAPITAL LOANS

Through Criss-Cross Financial Group, you can get a loan that you pay back in small amounts every day. Approval is based on the consistency and diversity of your revenue stream.

The need for cash can ebb and flow due to changes in growth, the launch of a new product, raw material needs, or unexpected expenses. These situations demand quick and decisive action that can increase your cash position in days - not weeks. Criss-Cross Financial Group provides working capital loans up to \$750,000.

## Minimum Requirements

Eligibility for loans is based on a variety of factors such as your industry and sales.

CRITERIA	MINIMUM
TIB	1 Year
FICO	>500
Annual Revenues	\$250,000
Average Bank Balance	\$1,500
Open Liens	<\$175,000

## How it Works

We've got this process down. It's fast, easy, and doesn't require a lot of paperwork.



### Tell us about your business

You can do it online or by phone. It only takes a little bit of information to get the whole process moving.



### Get your loan

Funds are wired directly into your business bank account, typically within 2 business days after approval.



### Fill out the application

It only takes a few minutes. We're more interested in business performance than credit score.



### Pay it back automatically

Instead of one big monthly payment, we set it up so small daily payments are debited automatically from your business bank account.



### Get approved

We'll get back to you within 24-48 hours to start the approval process. We'll ask you for bank statements and a few standard documents.

### Example of a 10 Month Working Capital Loan (Longer Terms are available)



\$50,000 is sent via wire/ACH into your bank account

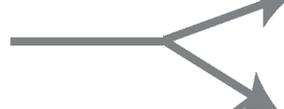


You make \$311 daily ACH payments (only non-holiday weekdays)



5  
Months

Half way through your contract you can "Renew" for a new 10 month term or finish your contract



Finish the last 5 months of the contract.

or

Start a new 10 month contract and rollover the existing balance



## How Much Will I Qualify For?

If your firm meets our minimum criteria firm (on previous page), you should qualify for between 4%-6% of your Annual Business Revenue. For example, if your firm has annual revenue of \$1 million dollars you could qualify for between \$40,000 to \$60,000 in working capital. The working capital can be used for anything you choose and you have no restrictions on its use.

## How Long Does It Take?

Credit approvals normally take 24-48 hours. Once approved, documents can be sent to you by email within one business day. Once we receive documents, we can get the funds into your account within two days. Applicants should expect the entire process to take between three and six business days.

## Examples of Daily Payments

Repayment terms between 6 and 18 months are available; the most common working capital term extended is 10 months. The chart below gives the payment schedule for various loan amounts and terms.

LOAN AMOUNT	LOAN AMOUNT	TERM			
		6 Months	10 Months	14 Months	18 Months
	\$25,000	\$259.47	\$155.68	\$111.20	\$86.49
	\$50,000	\$518.93	\$311.36	\$222.40	\$172.98
	\$75,000	\$778.42	\$467.05	\$333.61	\$259.47
	\$100,000	\$1,037.88	\$622.73	\$444.81	\$345.96
	\$125,000	\$1,297.35	\$778.41	\$556.01	\$432.45
	\$150,000	\$1,556.82	\$934.09	\$667.21	\$518.94

Once you are 50% through your working capital loan, you can request that your loan be "renewed" for another term. Your remaining balance is then refinanced for a brand new term! Please note: all renewals are subject to approval.

If you are ready to begin our Merchant Cash Advance Application, click below to get started!



[www.iLoveCFG.com](http://www.iLoveCFG.com) | [Info@DEWCCF.com](mailto:Info@DEWCCF.com)

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