



Accion is an award-winning 501(c)(3) nonprofit organization that increases access to business credit, makes loans, and provides training, which enable entrepreneurs to realize their dreams and be catalysts for positive economic and social change. We serve small businesses in Arizona, Colorado, New Mexico, Nevada, and Texas. We support your business success!

<p>\$100,001 - \$1,000,000</p> <p>Documents needed: <i>-3 years personal & business tax returns</i> <i>-Personal financial statement</i> <i>-Year-to-Date P&L and balance sheet</i> <i>-Business debt service schedule</i> <i>-Collateral documentation</i></p>	<ul style="list-style-type: none"> • FICO credit score of 680+ • No previous bankruptcy, repossession, foreclosures, no slow pays in last year • Must be in business a minimum of 2 years (can do start-ups on exception with strong outside cash flow) • Working capital, equipment purchase or existing business purchase loans • 3 years of financial data will be reviewed, showing at minimum 2 years of adequate cash flow to service proposed loan • Up to 7-year term (rates 7% – 9%) • Owner equity injection of 10% - 20% required. • We review personal and business credit reports
<p>Commercial Real Estate Loans</p> <p>Documents needed: <i>-Same as above</i></p>	<ul style="list-style-type: none"> • Same requirements as above • Purchase of commercial property to be occupied at least 50% by the borrower's business • Commercial real estate loans: maximum 25-year amortization with maximum 5-year balloon (10-year balloons considered on exception basis).
<p>\$35,001 - \$100,000</p> <p>Documents Needed: <i>-3 years personal & business tax returns</i> <i>-Personal financial statement</i> <i>-Year-to-Date P&L and balance sheet</i> <i>-Business debt service schedule</i> <i>-Collateral documentation</i></p>	<ul style="list-style-type: none"> • FICO credit score of 650+ • Can consider applicants with bankruptcies discharged at least 5 years ago • Start-ups ok <p>Start-up Documents Needed: <i>-3 years personal tax returns</i> <i>-Most recent pay stub</i> <i>-Personal financial statement</i> <i>-Formal business plan and 12 month financial projections</i> <i>-Collateral documentation</i></p>
<p>\$20,001 - \$35,000</p> <p>Documents Needed: <i>-2 years personal & business tax returns</i> <i>-Year-to-Date P&L and balance sheet</i> <i>-Personal financial statement</i> <i>-Business debt service schedule</i> <i>-Collateral documentation</i></p>	<ul style="list-style-type: none"> • FICO credit score of 630+ • Can consider applicants with bankruptcies discharged at least 3 years ago • Start-ups ok <p>Start-up Documents Needed: <i>-2 years personal tax returns</i> <i>-Most recent pay stub</i> <i>-Informal business plan</i> <i>-Personal financial statement</i> <i>-Collateral documentation</i></p>
<p>\$12,001 - \$20,000</p> <p>Documents Needed:</p>	<ul style="list-style-type: none"> • FICO credit score of 600+ • Can consider applicants with bankruptcies discharged at least 2 years ago

<p>-1 year personal & business tax returns -Year-to-Date P&L and balance sheet -3 months personal and business bank statements -Collateral documentation</p>	<ul style="list-style-type: none"> • Start-ups ok <p>Start-up Documents Needed: -1 year personal tax returns -Most recent pay stub and 3 months of personal bank statements -Informal business plan -Collateral documentation</p>
<p>\$1,001 - \$12,000</p> <p>Documents Needed: -1 year personal & business tax returns -3 months personal and business bank statements -Collateral documentation</p>	<ul style="list-style-type: none"> • FICO credit score of 550+ • Can consider applicants with bankruptcies discharged at least 1 year ago • Start-ups ok <p>Start-up Documents Needed: -1 year personal tax returns -Most recent pay stub and 3 months of personal bank statements -Collateral documentation</p>
<p>\$200 - \$1,000</p> <p>Documents Needed: -Recent pay stub or 1 month bank statement or ledgers or copies of receipt books or checks</p>	<ul style="list-style-type: none"> • FICO credit score of 550+ or no score • Start-ups ok <p>Start-up Documents Needed: - Recent pay stub or 1 month bank statement or ledgers or copies of receipt books or checks</p>
<p>Presto Loan Up to \$12,000</p> <p>Documents Needed: -ID -Utility Bill</p>	<ul style="list-style-type: none"> • A quick \$12,000 and under loan, approval possible in less than an hour, next day funding • Decision based upon several scoring models, not just credit score • A complete application is required but income verification is not required • Can be unsecured

COLLATERAL IS REQUIRED ON ALL LOANS EXCEPT PRESTO LOANS. STRONG COLLATERAL IS EXPECTED TO MITIGATE WEAK CREDIT AND VICE VERSA.

THESE GUIDELINES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

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