



## MORE THAN 40 CASH & BUSINESS LOAN PROGRAMS



Call us: 888-88 CASH-1 ext: 0

Email: [cash@moneyman4business.com](mailto:cash@moneyman4business.com)

We are an independent sales office that provides loan programs to small and medium size business. NATIONAL MONEY MAN 4 CASH ADVANCE, LLC, is our legal and registered name with the Secretary of State in Austin, Texas. We are located at 363 North Sam Houston Parkway East, Suite 1100, Houston, Texas 77060. We are a privately held Corporation managed by our Chief Financial Officer JJ Guillory.

**"When the bank say NO, we say YES!"**

- JJ Guillory, Chief Financial Officer



The advantage that merchants have with Money Man 4 Business is that we provide a fast & easy way for businesses to gain access to working capital through our 40 different business loan programs. Many small businesses use our financing for various reasons. Here are some of the most common purposes: build cash flow, purchase inventory, pay back rent, purchase equipment, launching a marketing campaign, hiring additional employees or even general working capital. You are free to spend the money on whatever is best for your business.



Money Man 4 Business provides valuable working capital to strong, underserved business without the issues associated with a traditional bank loans. In fact, we have already helped thousands of merchants just like you all across the country.



Money Man 4 Business up to date we have helped the most admired financial institutions providing capital to more than anyone else in the industry, over \$800 million to date nationwide. Since 2007, over 15,000 businesses in all 50 states, Hawaii, Puerto Rico, Alaska, and Canada have trusted Money Man 4 Business for their funding needs, including more than 100 top franchise concepts.



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For complete Terms including California Legislation information. Refer to [www.moneyman4business.com](http://www.moneyman4business.com) and review Terms & Conditions.

\* We are an Independent Sales Organization (ISO) & Business Financial Consultant. We market and sales underwriting programs for various companies & private/public Hedge Fund's portfolios.



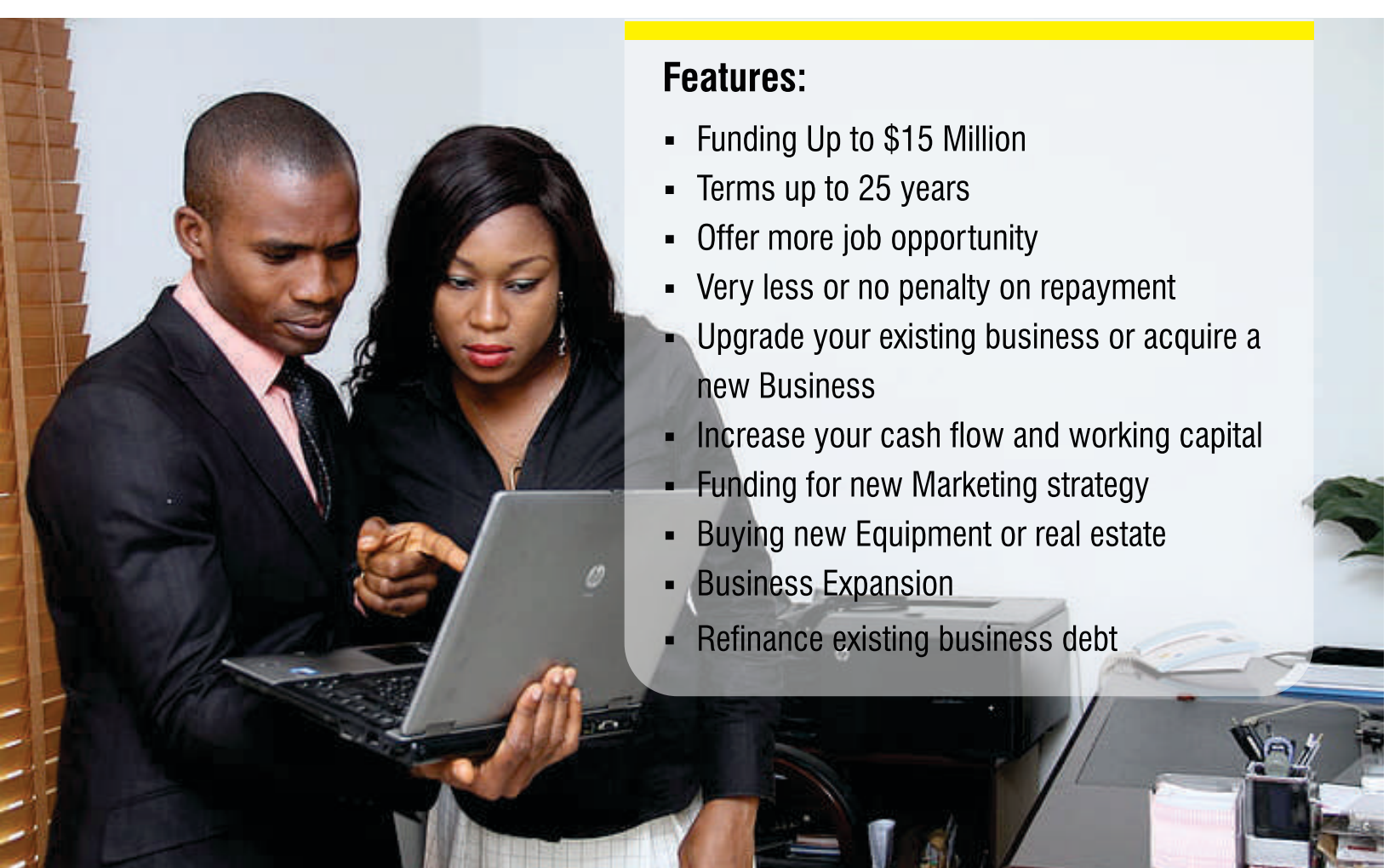


## Term Loans from Money Man 4 Business

Check your eligibility in less than 3 minutes with our Eligibility test.

### Very Easy and Simple Business Financing Solutions

We at Money Man 4 Business can gather the requirements of your business need. We can recommend the program that your business qualify for. Best Interest rate and business finance is our guarantee. We have many different types of short term & Long term business loan. We make sure you choose the best of them to make your business grow faster.



#### Features:

- Funding Up to \$15 Million
- Terms up to 25 years
- Offer more job opportunity
- Very less or no penalty on repayment
- Upgrade your existing business or acquire a new Business
- Increase your cash flow and working capital
- Funding for new Marketing strategy
- Buying new Equipment or real estate
- Business Expansion
- Refinance existing business debt



#### Speak with our CFO Mr. John Guillory.

It's very simple to make an Inquiry online or take a 3 minutes eligibility test in our website or just call us at 888.882.2741 and ask for Mr John Guillory.

#### Recent Fundings

- ▶ **Recent Funding 1:** Amount \$250,000, monthly payment \$5,311 for 5 years.
- ▶ **Recent Funding 2:** Amount \$150,000, monthly payment \$3,186 for 5 years.
- ▶ **Recent Funding 3:** Amount \$75,000, monthly payment \$2,420 for 3 years.

#### Eligibility Criteria:

- Must be a US Based business and operating on a good profit
- Must be in business for at least for 2 years
- Industry Types: services, retailing, manufacturing, wholesaling, general and heavy construction, special trade construction, and more
- Must have a FICO Score of 575 minimum on Equifax or Experian.

#### Required Documents:

- 6 Most recent business bank statements
- A credit report generated within 30 days
- Money Man 4 business Online e-Application
- Color copy of Govt. issued identification, front & rear sides



Call us today we will assist with any questions or application requirements. Loans are Pre-Approved within 2 business days and complete funding within 5 to 15 business days.

#### Get Started Here!

It is quite easy for you to apply with us. Just visit our website [moneyman4business.com](http://moneyman4business.com). Look for 1 – 25 Years loan program or any other programs you like to apply. At the top of the page you will find Apply online button, Just hit it and fill the application and you are good to go or else just call us at 888.882.2741 Ext-0. We are always here to help, If for whatever reason it goes to voicemail, We will call you as soon as possible.

We are here for you

**APPLY NOW**

Need Help?

**888.882.2741 Ext. 0**

**Cash@Moneyman4business.Com**



# Business Lines of Credit

**The Only Cashflow you need!**

## Business Financial program

We are a complete business solution provider, We will help you getting a better interest rate and will also help you maximizing the profit by cutting down the cost and risk.

### Types Of Business Line Of Credits:

- ▶ **Revolving lines of credit:** Lines Backed By Account Receivables
- ▶ **Revolving lines of credit:** Line Backed By Inventory
- ▶ **Revolving lines of credit:** Lines Offers a continuous source of working capital

### Why Business Line of credit?

- Up to \$5 Million
- Upgrade your existing business or acquire a new Business
- Funding in few weeks
- Best Interest Rate
- Use funding for working capital, meeting payroll, pay taxes, or other operational needs
- Buying New Equipment
- Paying off Debt
- Cash flow and business tax



### Speak with our CFO Mr. John Guillory.

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#### Revolving lines of credit: Lines Backed By Account Receivables

- Funding from \$50,000 to \$5,000,000.
- Instant cash for invoices due within 90 days.

#### Revolving lines of credit: Line Backed By Inventory

- Funding from \$50,000 to \$5,000,000.
- Qualified for most inventories.

#### Revolving lines of credit: Lines Offers a continuous source of working capital

- Funding from \$50,000 to \$5,000,000.
- Any businesses can be eligible for this program

### Problem, Solution & Support

We will help you out with every step starting from the application to getting the fund in your account. We will also help you recommending another program if you are not eligible for this program or you are not interested in this program. We have 40+ short & long term loan programs available right now.

We will understand your business and your business need, according to that, we will provide different solutions for different requirement. Sometimes short term funding or sometimes long term funding or sometimes mix of both in which your business will get maximum benefits.

#### Recent Fundings

Funding 1: Amount \$250,000

Term: indefinite period.

Interest Rate: 11% APR

Funding 2: Amount \$150,000

Term: indefinite period.

Interest Rate: 11% APR

Funding 3: Amount \$60,000

Term: indefinite period.

Interest Rate: 11% APR

### Eligibility Criteria:

- Any Businesses can be Eligible for this program.
- Equifax Credit Score 575 or more
- Minimum 6 months old business
- Business Must get \$17,000 sales per month (\$200,000 Annually)

### Pre-Qualification Questionnaire:

At Money Man 4 Business, we take businesses very seriously. Our online Pre-Qualification Questionnaire is very easy and easy to find on our website. All you need to do is click on it and fill it but ensure you are answering correctly all the questions being asked in the e Pre-Qualification Questionnaire (PQQ), including your existing Experian credit score. This "PQQ" will not affect our credit score & no inquiry. That's it. After the application, you will wait to hear from us within the next 48 hours. If you have any questions while filling out the Pre-Qualification Questionnaire, feel free to text us at our number 713.906.3521 or call 888.678.2751.

### Get Started Here!

It is quite easy for you to apply with us. Just visit our website [moneyman4business.com](http://moneyman4business.com). Look for 1 – 5 Years loan program or any other programs you like to apply. At the top of the page you will find Apply online button, Just hit it and fill the application and you are good to go or else just call us at 888.882.2741 Ext-0. We are always here to help, If for whatever reason it goes to voicemail, We will call you back as soon as possible.

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Need Help?

**888.882.2741 Ext. 0**

**Cash@Moneyman4business.Com**



# 12 Year Business Loan Program



**Fed Up of the Never-Ending Struggle to Get Funds?  
Stop Worrying about Business Loans When You Have us!**

**Get a Business Loan from \$20,00 to \$500,000 within 1 Hour  
With very low Monthly Payments and Simple Application**

## Tailored Business Loan Programs for Every Entrepreneur

Money Man 4 Business Presents an Ideal Solution for One and All! Whether you are Running a Small Online Business or Selling Products from your Garage/ Kitchen, we bring to you a 12 Year Simple Loan Program designed to give your Business the Acceleration You Lacked!

STOP standing in never ending Bank Lines or sitting in hours-long Investor Meets.

Grab an Instant Business Loan within two hours of Application, only with Money Man 4 Business.



### Our Value Proposition:

- ☑ Conditional Approval within 10 minutes
- ☑ Submission of ONLY 3 Documents with Application
- ☑ Receive Funds within 2 hours of Approval
- ☑ Fixed Monthly Payment that Suits You
- ☑ No Securities Required
- ☑ 100% Satisfaction Guaranteed
- ☑ Get Loan as low as \$20,000 and as high as \$500,000
- ☑ In-house Underwriters and Finance Professionals ☑ High Flexibility
- ☑ Experts made available at your Beck and Call

888.88.CASH.1 ext:0



 **How much do you pay?**

Re-payments are made monthly basis, terms ranging from 6 months to 12 years. Two major factors depends upon how much you will pay back. Business owner's credit worthiness and the term of the loan.

 **Examples:**

**Prime Business Loans**

Overall Score of Applicant	Loan Amount	Interest Rate	Loan Terms	Min. Monthly Payments
Tier A1	\$76,000 – \$250,000	14.90%	120 mo	\$1,221.50 – \$4,018.08
Tier A2	\$76,000 – \$200,000	19.90%	120 mo	\$1,463.71 – \$3,851.86
Tier A3	\$76,000 – \$150,000	24.90%	120 mo	\$1,723.59 – \$3,401.82

 **Can I repay early?**

YES. We encourage business owner's to pay off their loan early because you will save a lot of cash savings on interest. Many of our customers pay extra \$100 monthly if they can't afford to pay off the loan entirely. No hidden fees for early repayment. Interest is only charged for the days that you borrow. If you would like to make prepayments or pay off early. Call us at 888-882-2741 ext. 0 and one of our Financial Officers will assist you.

For complete Terms including California Legislation information. Refer to [www.moneyman4business.com](http://www.moneyman4business.com) and review Terms of service.



**888.88.CASH.1 ext: 0 (888.882.2741)**



**cash@moneyman4business.com**

Your Loan will be approved by the time we finish our Coffee and Conversation!  
Walk-in to our Office:

**363 North Sam Houston Parkway East, Suite 1100, Houston, Texas 77060**

**or Call 888.88.CASH.1 ext:0 (888.882.2741)**



## SBA 7(a) Loan Program from Money Man 4 Business

Check your eligibility in less than 3 minutes with our  
Eligibility Survey

### Best for small to medium size business owners

SBA 7(a) can be very useful for small to medium size businesses due to their longer and flexible repayment period. We at Money Man 4 Business make sure you get the best program at best rate for your business growth and success. And we have made this easier for your business to check their eligibility for our business loan programs with our 3 minutes eligibility Survey. Just visit our website [moneyman4business.com](http://moneyman4business.com) and click on 3 minutes eligibility Survey.

### What is SBA 7(a) loan program

An SBA credit is a legislature ensured private company advance that has a long run and a low-financing cost. The Small Business Administration (SBA) is the administrative organization that somewhat ensures SBA credits and is established in 1953 to help entrepreneurs over the United States.

SBA business loans available many different rates varying from bank to bank or lenders to lenders you work with. however, the SBA decided the maximum interest that can be charged for these business loans. SBA business loans from banks in the Money man 4 business network have variable financing interest rates and very much dependent upon the amount you required.

### Features:

- Amounts up to \$5 million
- Tenure up to 25 years for real estate
- Tenure from 10 to 15 years for non-real estate debt
- Interest rate Current Prime + 3% variable rate
- Longer amortization
- No Collateral required depending upon cases
- Closing costs can be included in loan

### Use of Proceeds:

- Cashflow and Working capital
- Business acquisitions
- Business expansion
- New Franchise financing
- Machinery & equipment acquisitions and refinancing—up to 100%
- Line of credit restructuring and lease refinancing
- Real estate acquisitions or refinancing—up to 90% financing available (51% owner-occupied)
- Construction loans—up to 90% financing available

### Speak with our CFO



### Mr. John Guillory.

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### Recent Fundings

- ▶ **Recent Funding 1:** Amount \$350,000, Monthly payment of \$4,821 for 10 years
- ▶ **Recent Funding 2:** Amount \$275,000, Monthly payment of \$3,788 for 10 years
- ▶ **Recent Funding 3:** Amount \$100,000, Monthly payment of \$1,378 for 10 years

### SBA 7(a) Advantages

SBA 7(a) loans credits from \$30,000 – \$5 million from banks via Money man 4 business network and can be utilized for debt refinancing and working capital. Working capital can be operational costs, advertising, employing, and so on. SBA loans can be utilized to purchase new equipment also.

Existing Business debt refinancing can also be done by using an SBA 7(a) loan which are not secured by real estate for example, loans, business cash advances, and existing equipment leases.

SBA Commercial Real Estate capital from \$400,000 – \$5 million from banks using Money man 4 business network and can be utilized for the buy or renegotiate of business land that is 51% owner occupied.

### Eligibility Criteria:

- Must be a US Based business
- Must be in business for at least for 13+ Months (2 years business tax return)
- Must have credit score 650 or above
- Minimum Gross Annual \$30K+

### Required Documents

- Six months of bank statements, current month to the date Bank statement
- Two to Three years of Business tax returns.
- Three years of personal tax returns for each owner of the business.
- 2024 Current Year to Date P&L / Balance Sheet dated within the last 30-60 days.
- Schedule of Liabilities (download) Loans like SBA EIDL
- Color copy of US government-issued identification. If State Drivers License must have both sides in color
- Copy of your Experian credit report <https://www.experian.com/>
- Money Man 4 Business application (LINK)



Call us today we will assist with any questions or application requirements. Loans are Pre-Approved within 2 business days and complete funding within 5 to 15 business days.

### Get Started Here!

It is quite easy for you to apply with us. Just visit our website [moneyman4business.com](http://moneyman4business.com). Look for SBA 7(a) Loan program or any other programs you like to apply. At the top of the page you will find Apply online button, Just hit it and fill the application and you are good to go or else just call us at 888.882.2741 Ext-0. We are always here to help, If for whatever reason it goes to voicemail, We will call you as soon as possible.

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## SBA Community Advantage loan from Money Man 4 Business

Check your eligibility in less than 3 minutes  
with our Eligibility Survey.

### Best for small business owners

We are very proud to announce our new SBA Community Advantage program. We at Money Man 4 Business understands the financial problems of small business owners. Most small business owners might not be eligible for other SBA programs due to their higher qualifications terms. But we have made this easier with this SBA Community Advantage programs where most business owners will easily qualify. Just take our 3 minutes eligibility Survey to check your business eligibility.

### What is SBA Community Advantage Loan Program?

SBA Community Advantage loan program is a part of U.S. SBA 7(a) Loan program. This SBA Community Advantage loan is specifically designed for small businesses who are usually not eligible for all other SBA loan programs. The eligibility of this program is designed such a way where it can provide financial support to underserved market Example: start up companies and very low income businesses. Also this program offer a very competitive interest rate and repayment term.

### Features:

- No minimum credit score requirement
- Start ups only require a 5% - 10% injection from the borrower
- Bankruptcy discharged must be 3 years or older
- No collateral required
- Loan Amount: \$30,000.00-\$350,000.00
- Rate: 9.50%-13.25% (determined by underwriting depending on risk rate)
- Term 10 years
- No prepayment penalty
- Nationwide Lender
- Acquisitions, Existing, and Start Up loans for business owners

### Use of Proceeds:

SBA Community Advantage program can be used in working capital, equipment purchase, buying new inventory, operating capital, tenant improvements, debt refinance, and commercial real estate (25 year term for CRE).



### Speak with our CFO Mr. John Guillory.

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### Recent Fundings:

Recent Funding 1: \$350,000 10-year term at \$4,132.50 per month

Recent Funding 2: \$250,000 10-year term at \$3,443.75 per month

Recent Funding 3: \$145,000 10-year term at \$1,997.38 per month

### Personal and business requirements to apply for an SBA Community Advantage Loan program:

Usually SBA Loans are for healthy borrowers and businesses operated for at least 18 months with good credit score of 650+. But In this SBA Community Advantage Loan program is easy to qualify. No Minimum credit score required. Start ups also can be eligible for this sba program. Businesses must have no bankruptcy or foreclosure and having good cashflow that is sufficient for repayment of the loan till the loan closing date will be qualified. Your cashflow and business revenue will be very much dependent for your business loan approval And Different lenders might have different criteria to get approved.

Even after that if you do not get approved by any of the lending company no worry. Our advisors will recommend you procedure to increase financial health or recommend any other best programs upon your requirement. Remember we are here to help your business growth.

### Eligibility

- Must be a US Based business
- Must be in business for at least for 18 Months

### Required Documents:

- 6 Most recent business bank statements
- A credit report generated within 30 days
- Money Man 4 business Online e-Application
- Color copy of Govt. issued identification, front & rear sides



**Call us today we will assist with any questions or application requirements. Loans are Pre-Approved within 2 business days**

**and complete funding within 5 to 15 business days.**

### Get Started Here!

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**Cash@Moneyman4business.Com**





## SBA 504 Loan Program from Money Man 4 Business

Check your eligibility in less than 3 minutes with our  
Eligibility Survey

### Best for small to medium size business owners

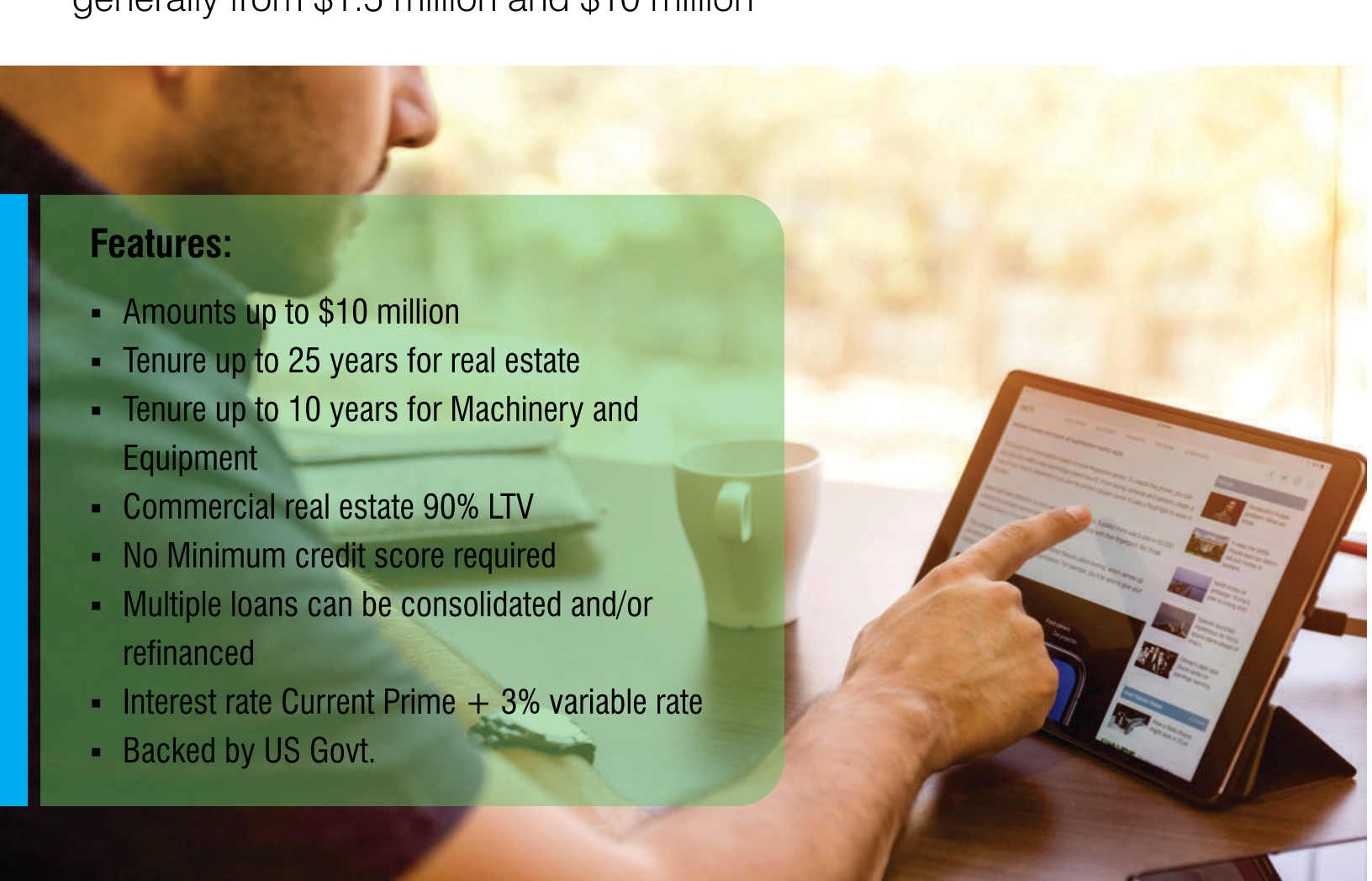
SBA 504 loan program can be very beneficial for small to medium size businesses due to their longer repayment period and fixed interest rate. We at Money Man 4 Business make sure you get the best program at best rate for your business growth and success. And we have made this easier for your business to check their eligibility for our business loan programs with our 3 minutes eligibility Survey. Just visit our website

moneyman4business.com and click on 3 minutes eligibility Survey

### Why SBA 504 loan program

Money man 4 Business has a customized solution & can offers of the SBA 504 & other Microloan for independent companies. Additionally, SBA 504 Loan for business loans is a very good resource for businesses & allow the business to grow through the acquisition of commercial land, refinance existing Commercial Business Mortgage, Restaurants, Bars, Retailer Build-out floor plans, all the business fixtures, equipment, furniture and many more fixed assets, start-up inventory, Heavy Commercial equipment, various manufacturing machinery equipment & limited to 20% of Commercial appraisal amount can be cash out for business cash flow at the time of loan closing and many more use of proceeds for you and your project to be successful.

The U.S. Small Business Administration 504 Certified Development Company Loan program conserves your working capital by requiring only a 10 percent borrower contribution. If you do not qualify for conventional financing, the SBA-backed 504 loan may be right for you. Certified Development Companies (CDCs) are nonprofit corporations that promote economic development within their communities through 504 loans. The SBA authorizes CDCs to provide financing to small businesses with the help of third-party lenders (typically banks). SBA loan amount: Loans are generally from \$1.5 million and \$10 million



#### Features:

- Amounts up to \$10 million
- Tenure up to 25 years for real estate
- Tenure up to 10 years for Machinery and Equipment
- Commercial real estate 90% LTV
- No Minimum credit score required
- Multiple loans can be consolidated and/or refinanced
- Interest rate Current Prime + 3% variable rate
- Backed by US Govt.

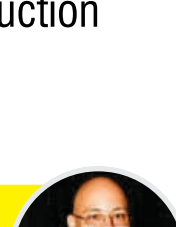
### SBA 504 Loan Structure

- 50% Bank – First position. Approved SBA Lender
- 40% CDC – Second position. Approved CDC in your State.
- 10% equity from borrower
  - Borrowers can refi up to 90% of the current appraised property value. The refinancing may also include eligible business expenses
  - Other Assets can be used as collateral to get to 90% LTV
    - ☑ If the real estate is for special use, it will require an extra 5% borrower injection

### Use of Proceeds:

- Long-term, fixed assets for expansion or modernization (usually real estate or large heavy equipment with life expectancy of more than 10 years).
- Refinancing of large equipment and/or owner-occupied commercial real estate may also be possible.
- Commercial real estate 90% LTV for Refinance, Purchase & Construction loans

It's very simple to make an Inquiry online or take a 3 minutes eligibility test in our website or just call us at 888.882.2741 and ask for Mr John Guillory.



### Recent Fundings

- ▶ **Recent Funding 1:** Amount \$1,100,000, monthly payment of \$10,782 for 25 years Loan.
- ▶ **Recent Funding 2:** Amount \$1,600,000, monthly payment of \$15,682 for 25 years Loan.
- ▶ **Recent Funding 3:** Amount \$3,200,000, monthly payment of \$27,875.44 for 25 years Loan.

### Eligibility Criteria:

- Business at least 24 months old
- Debt being refinanced must be a commercial loan.
  - Refinance the loan is at least 24 months old at the time of 504 Refinance application.
  - 85% or more of the existing loan was used to obtain a 504 eligible fixed asset
  - Secured by a 504 Fixed Asset
  - Borrower has been current on loan payments for the last 12 months
- 51% or more owner-occupied

### Ineligible Businesses

- Nonprofit (beneficent, strict, government substances)
- Real Estate venture firms
- Firms engaged with theoretical exercises
- Dealers of uncommon coins and stamps
- Firms engaged with loaning exercises
- Businesses engaged with pyramid deals plan
- Passive organizations
- Private clubs and organizations that limit participation
- Businesses essentially occupied with advancing religion
- Businesses essentially occupied with political exercises

### Ineligible Use of Funds

- Requirement of Liquid fund or Working Capital (minimum amount can be approved)
- To manage the Inventory
- The assets which have the Goodwill
- Several fees i.e., partnership fees
- Tenant growth
- Mostly for consolidating existing business debts

### Required Documents

- Six months of bank statement & current month to the date Bank statement
- Three years of Business & Personal tax returns.
- 2022 Current Year to Date P&L / Balance Sheet date. (dated thru 7/2022.
- Schedule of Liabilities (download)
- Money Man 4 Business application (LINK)
- Schedule of Real estate assets. (Link)
- Information on the collateral will be used to secure this 504 Loan. (if you selected the property).
- Experian Credit report <https://www.experian.com/>



Call us today we will assist with any questions or application requirements. Loans are Pre-Approved within 2 business days and complete funding within 5 to 15 business days.

### Get Started Here!

It is quite easy for you to apply with us. Just visit our website moneyman4business.com. Look for SBA 504 Loan Program or any other programs you like to apply. At the top of the page you will find Apply online button, Just hit it and fill the application and you are good to go or else just call us at 888.882.2741 Ext-0. We are always here to help, If for whatever reason it goes to voicemail, We will call you as soon as possible.

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# DECLARED DISASTERS

## SBA Economic Injury Disaster Loan

- ✓ **Deferred Interest & Payments for 12 months**
- ✓ **Call us for EIDL Program in Your county**
- ✓ **New & Reconsideration applications**
- ✓ **Funding up to 2 million for 30-year term**

**DON'T WORRY YOU ARE NOT ALONE!**

**This SBA Economic Injury Disaster Loan is available to help businesses that suffered substantial economic injury in a DECLARED DISASTER AREA**

**SMALIBUSINESS**

**4%**

**NON-PROFIT**

**3.25%**

**TERM**

**30 years**

No minimum credit score required\*; Credit History – Usually 550 or higher credit score.  
Repayment – Applicants must show the ability to repay all loans

**To begin we would only need the following documents from you:**

- ✓ Our online e-Application completed
- ✓ Color Copy Governments issued ID
- ✓ Complete copy of 2022 or 2023 Business Tax Return including all schedules

SBA disaster loans offer an affordable way for businesses to recover from declared disasters. Who is Eligible?

- ✓ If your business is unable to meet its obligations and pay its ordinary and necessary operating expenses due to the declared disaster.
- ✓ If prices for cost of goods or other business expenses increase after the disaster.

[www.moneyman4business.com](http://www.moneyman4business.com)



**This loan can be used only for:**

Working capital and normal expenses such as the continuation of health care benefits, rent, utilities, and fixed debt payments

**Terms:**

- ✓ First payment deferred for 12 months
- ✓ No interest accrual for the first 12 months
- ✓ The interest rate will not exceed 4%

**Maturity:**

- ✓ Up to 30 years, with repayment term to be determined by ability to repay the loan
- ✓ No pre-payment penalty or fees

Starting from the date of declared disaster until the SBA deadline. The Small Business Administration (SBA) EIDL program goes to a maximum loan amount of \$2,000,000.

The loan amount will not only be based on your actual economic injury but also on your company's financial needs, regardless of whether the business suffered any property damage.

## EIDL Reconsideration

**99.9% Success rate for reconsideration**

If you notice any inaccuracy, update your information regarding your business and credit report with supporting documents like tax return with correct industry code. You should also verify your business information on the file with the Secretary of State. Our Chief Financial Officer John Guillory can give you many other suggestions to correct inaccuracies of information relating to your SBA EIDL application

### DID YOU RECEIVE FUNDING FROM COVID-19 SBA EIDL?

If you were funded by the COVID-19 SBA EIDL or PPP, NO PROBLEM! You can apply for this new Economic Injury Disaster Loan if there is a declared disaster in your Area and you can prove that your business Financials were hurt.

**Resolution:** Speak directly with Money Man 4 Business, Chief Financial Officer John (JJ) Guillory at 888-882-2741 ext. 0. To determine if your business may qualify for SBA EIDL Loan increase John Guillory has over 32+ years' experience working with Government insured &/ or funded Loans.

**Apply Online Now** →



★★★★★ Ledell

May 22

**Wish I would've found these guys sooner!**

The guys here were truly professional and knew what they were talking about. I wish I would've come across these guys much sooner. Thanks again for your services!

★★★★★ Karl Shimizu

May 6

**Very Professional and helpful**

I was getting nowhere with the sba, so i turned to moneyman for help, the team went to bat for me, and hit a homerun. I would recommend them to any of my family or friends anytime.

★★★★★ Mr. Casso

March 17

**Money Man for Business**

J.J., And his team were very diligent and professional they helped us get our edil loan after our application was denied. He and his team advised and helped us put a plan together and got approved.

The process was very smooth and quick and they were always with us throughout the entire way. I strongly recommend J.J. and his team.rocess. We got funded \$\$\$\$. Thank you JJ

★★★★★ Rose

February 20

**Excellent Job.**

Moneyman4business helped me with my loan when i thought all hope was gone, Everyone was very helpful and knowledgeable about what they do. I will recommend moneyman4business to any business owner who needs help funding the expenses,

Thanks to you JJ and all your associates for the EXCELLENT JOB!!!

**Apply Online Now** →

**Call 888.88.CASH.1 ext:0 (888.882.2741)**



**888.88.CASH.1 ext: 0 (888.882.2741)**



**cash@moneyman4business.com**

*363 North Sam Houston Parkway East, Suite 1100,  
Houston, Texas 77060*

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Call us: 888-88 CASH-1 ext: 0

Email: [cash@moneyman4business.com](mailto:cash@moneyman4business.com)

We have over 40+ CASH & Business Loan Programs for your Business Financial solutions. We are committed to your success. That's why we have created our **AT GLANCE** chart- to **MAKE IT SIMPLE FOR YOU!**

AT GLANCE CHART	PLATINUM	GOLD	SILVER +	SILVER
<p><b>Requirements, Tax liens &amp; Judgments</b></p>	<p>100K in annual revenue, No restricted Business types, loan sizes \$5,000 to \$500,000 No Collateral required, Terms 3 to 36 months, Tax Liens &amp; Judgements must have active payment plan if out standing exist.</p>	<p>One year business, Loan size 5,000 to 150,000, open Tax liens and judgement must have current payment plan, minimum 10 deposits per month, minimum 10K in total deposits, maximum 3 negative days in recent month, maximum 5 NSF in most recent month, no more than 10 NSF in the last 3 months &amp; business bank account must average 3K daily average balance.</p>	<p>Minimum 3 years in Business, no more than 175K Tax liens and Judgments &amp; no payment plan necessary. Only five percent ownership of business require to complete &amp; sign Money Man 4 Business application, bank statements cannot have more than 5 negative daily balances within the last 3 prior months.</p>	<p>Minimum 3 months in business, annual revenue 150,000K, Deposit 12,500 per month for 3 consecutive months, prior bankruptcies dismissed one year, tax liens and Judement must be payment plan, programs fund 10,000 to 500,000, terms 3 to 15 months.</p>
<p><b>Rates, Funding Amounts &amp; Terms</b></p> <p><b>FICO Score</b></p>	<p>Starting rate 5.99 lowest annual interest rate (AIR). Local Banks Underwriters decisions are based on FICO score. Platinum Program Underwriters decisions are based on Business health of cash flow potentials and time in business. Minimum 500 FICO score.</p>	<p>Minimum 600 FICO score &amp; averages 12.99% to 14.99% API.</p>	<p>Minimum 600 FICO score, factoring rates 1.18% to 1.45%, 6 to 18 months terms, loan size \$10,000 to \$200,000</p>	<p>Minimum FICO score 500, Factor rates 1.38% to 1.40%.</p>
<p><b>Paybacks-Repayment Options</b></p>	<p>Fixed daily (Monday - Friday) or weekly payments (Wednesday) repayments comes from business checking, not Credit Card processing stream. Successful repayments builds the Business credit profile. Pre Payment interest reductions.</p>	<p>Direct debit from Business Bank account ACH, daily, &amp; weekly repayment options.</p>	<p>Direct ACH from Business checking account Monday - Friday or Split % from credit cards batch, daily.</p>	<p>Fixed dollar amount daily or weekly ACH, Certain % of daily from Credit Card processing. Up to 15 months repayment programs.</p>
<p><b>Documentation</b></p>	<p>6 most recent Business bank statements, 2 years of Business tax returns, one of the most recent Owners (owners have more than 15% Ownership) tax return, request over 350K Current Year to Date P&amp;L/ Balance sheet, color scan copy of all Owners (15% or more ownership) government issued ID &amp; Money Man 4 Business application.</p>	<p>6 months of Business Bank statements, most recent 1 year business tax return. Scan Color copy: Business Owners government issued ID, &amp; business VOID check, total of at least 80% of ownership must complete Money Man application.</p>	<p>Only requires 5% of Ownership (must have minimum 600 credit score) sign credit application &amp; contract for the Company, 3 most recent Business bank statements for seasonal business 12 months bank statements are required &amp; Optional 3 most recent Visa/MasterCard Processing Statements.</p>	<p>3 most recent Bank statements, 3 most recent merchant credit card processing statements, loan request for over 75K requires year to date P&amp;L/ Balance sheet and Money Man 4 business application.</p>



[www.moneyman4business.com](http://www.moneyman4business.com)

## 100% Equipment Financing Solutions

### Leasing Versus Using Cash

Get the equipment and technology your company needs today while still preserving cash.

	Cash	Leasing
Cash Flow	Purchasing with cash immediately decreases available liquid assets.	No or low upfront costs, deferred options and custom structures mean payments match cash flow.
Credit Line	Depleting cash reserves may affect credit.	A lease should not affect your line of credit or obtaining commercial financing.
Equipment Value	The owner bears all the risk of equipment obsolescence and reduction in equipment value.	Risk of obsolescence is on the lessor when there is no obligation to own the equipment at the end of the lease.
Soft Costs	Covering soft costs such as tax, shipping, installation, etc. erode available cash.	Leasing may cover all costs (called 100% Financing) so you avoid a large cash outlay.
Inflation	Purchasing today means you pay with today's dollars at today's value.	Payments can be fixed. This means you pay with next year's inflated dollars and take advantage of inflation.
Tax & Liability	Owners must manage asset liability on their books. Accounting standards require owned equipment to appear as an asset with corresponding liability on the balance sheet.	With tax leases, lessees may claim the lease payment as a deduction. Non-Tax leases may use accelerated depreciation resulting in larger tax deductions. Tax savings can be substantial.**
Upgrades	Owners must manage the disposal of outdated equipment.	Leasing may allow for easy upgrades, helping you avoid obsolescence.



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\* Lenders are third party

\*\* Tax savings will vary per application. Always consult with your accountant.



## Types of Vehicles:

- ✓ Semi-tractors
- ✓ Medium duty box trucks
- ✓ Pick-up trucks
- ✓ Trailers (all types) – including HAZMAT
- ✓ Automobiles
- ✓ Service trucks
- ✓ Ford transit vans
- ✓ Dump trucks
- ✓ Step vans
- ✓ Funeral hearses
- ✓ Tow trucks
- ✓ Delivery vans
- ✓ Vacuum trucks
- ✓ Refuse trucks
- ✓ Concession wagons
- ✓ Bucket trucks
- ✓ Federal Express vans
- ✓ Logging trucks
- ✓ Sprinter vans
- ✓ & More

Available Financing for any type of Equipment including air conditioning units.  
No limitation of what type equipment

## Typical Equipment Types:

- ✓ Construction equipment
- ✓ Restaurant Equipment
- ✓ Retail Equipment
- ✓ POS System
- ✓ Business software
- ✓ Automotive aftermarket equipment
- ✓ Collision repair equipment
- ✓ Logging equipment
- ✓ Machinery
- ✓ Material handling equipment
- ✓ Medical equipment
- ✓ Convenience store equipment
- ✓ Optical equipment
- ✓ Fitness center equipment
- ✓ Dental equipment
- ✓ Warehouse shelving
- ✓ Optical lab equipment
- ✓ F&E
- ✓ Lasers/ imaging
- ✓ Computer systems
- ✓ Printing equipment
- ✓ Security systems
- ✓ Food service equipment
- ✓ Communications systems
- ✓ Office furniture
- ✓ Drilling equipment

### ▶ Documents Requirements

- 6 months of Bank Statements
- Articles of Corporation or Business License
- Most Recent Owners Tax returns
- Money Man 4 Business Application
- Bill of Sale or Estimate for Equipment being Financed.
- Debt Schedule

### ▶ Optional not required but, will help make your application credit worth stronger:

- Up to two Years of Business Tax returns
- Year to date P&L/ Balance Sheet
- Owners Personal Financial Reports
- Federal EIN Letter

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## Avoid Up-Front Costs!

### 100% Financing Program

#### Fast. Flexible. 100% Financing.

MoneyMan4Business makes it easy to finance your business asset –including the complete solution. Oftentimes, there may be substantial costs associated with asset acquisition including:

- ✓ Tax
- ✓ Shipping
- ✓ Installation
- ✓ Training
- ✓ Soft inventory & more!

#### Experience the Difference

With MoneyMan4Business's 100% Financing, you may wrap the costs of these soft goods and services into the finance agreement. This is a great way to avoid out-of-pocket expenses and a better way to manage cash flow.

- ✓ Simple application-only up to \$250,000

It's that easy!

#### Ask for a No Obligation Quote

We can quickly provide a quote. If you're not purchasing now, ask about pre-approval. We're here to help finance your next opportunity!



#### Finance Nearly Anything for Your Business

- Financing up to \$1.5 million
- Flexible terms up to 84 months
- Financing, leasing & working capital
- New or used equipment
- Deferred payment options
- Online account management
- Potential tax savings & more!
- Instant credit decisions



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# Lower Your Company's Tax Bill with

## Over \$1,020,000 in Tax Incentives

### 2019 Section 179: Deduct up to \$1,020,000

Many companies prefer to accelerate depreciation on business assets during the first year versus over several years. With Section 179, you may write-off up to \$1,020,000\* lowering the cost of equipment acquisition!

### Make a Profitable Decision

Applying Section 179 means you save on business equipment, technology, commercial vehicles, and more. 100% Bonus depreciation is available for qualifying new or used property (placed into service between 9/27/17 and 12/31/22). \*\*

### Tax Savings Example

Equipment Cost	\$150,000
Section 179 Deduction \$1,020,000 is the maximum write-off	\$150,000
Cash Savings on Your Purchase Marginal tax rate assumed 21% (Total 1st year deduction x 0.21)	\$31,500
Net Equipment Cost After Tax Savings	\$118,500 **

### Act Now

## Testimonials

### Business loan learning experience ★★★★★

**JJ - The Man** - JJ - The Man. never experienced a total stranger - "JJ" - work so hard to get my financing. Moreover, this guy has connections, knows how to work the system, and does things by the book, felt safe and important working with JJ. Once my practice is up and running, I will only ever go to JJ for future funding.

### Fnu Karanvir ★★★★★

**Awesome service..** - Most honest and helpful ppl in the business. Always there to help. Definitely going back again for addition capital.



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# Invoice Factoring



**Lacking Enough Cash to Accelerate Your Business?  
Factoring Brings to you a Solution You Cannot Resist!**

**Free Up Your Cash & Grow Your Business Before the Invoices Clear.**

**We Present A Complete Guide to Invoice Factoring – Because we Care!**

### **FACTORING: How and Why?**

Factoring is your solution to fill in the lack of Capital your Company is facing today! We have a popular number of means through which you sell your accounts receivable or Invoices to a third party at a Discounted Price. Yes, you read that right!

Cash in the Money you are going to Receive in a 30 to 120 Days beforehand and get your cash now. Gone are the Days of Sleepless Nights and Countless Working Hours to accumulate Cash in Time.

We are here to make the process simpler and Cash Flow Powerful for you!

Money Man vouches to assist Startups, Entrepreneurs or Women Leaders to Resolve their Financial Roadblocks at the snap of a Finger!

### **Why should you Pick Money Man?**

- ☑ One Stop Shop for every Financial Crisis & Strategic Plan
- ☑ Effortlessly Easy
- ☑ Opening Doors to Cash Flow Before Time
- ☑ Free Application Process
- ☑ Registration within Seconds
- ☑ Negligible Paperwork
- ☑ Cash Flow to Grow
- ☑ No Credit Check Required (Less then \$100,000)
- ☑ Funds made Available on the Next Business Day



### **Welcome to our Packages!**

**We hope you find exactly what you are looking for!**

#### **PLATINUM PROGRAM**

Minimum Credit Score of 530 and Financing up to \$ 5 Million

#### **GOLD PROGRAM**

No Minimum Credit Limit and Maximum Limit of \$150,000



**Your  
Success  
is Our  
Success!**

- ☑ **COST:** A pricing strategy has been designed entirely to benefit businesses seeking financial assistance. With us, your Business can aim for the Seventh Cloud.
- ☑ **RESOURCES:** Technologically advanced Software are integrated to assist our financial experts in order to give you the best service in the shortest span of time.
- ☑ **FLEXIBILITY:** Factoring programs have been designed to flexibly assist in tailoring and processing your ideal cash flow requirements within minutes. No set-up fees, no hidden charges and availability of long-term contracts.

### What More would you Need?



**Grab Immediate Advance Payments on your Outstanding Invoices Today!  
Credit Lines Starting from \$20,000 to \$5 Million**

**What are you waiting for? Get in touch today:**



**1-888-882-2741 Ext-0**



**cash@moneyman4business.com**

Why don't you stop by for a cup of coffee? Let us understand your business better!  
Walk in at your convenience only At:

**363 North Sam Houston Parkway East, Suite 1100, Houston, Texas 77060**



**Loans Up to \$ 300k**

**UNSECURED BUSINESS/PERSONAL LOAN**



## Unsecured Business/Personal loan

If you need an unsecured personal loan, we can help you get the financing you need. We work with the country's most active lenders in the United States! When you apply with us, we work to connect you with the best options available according to your current situation.

- 
- ✦ Available all over the country
  - ✦ No annual fee (in most cases)
  - ✦ Minimal documentation is required
  - ✦ Competitive rates
  - ✦ Get the money you need quickly
  - ✦ From 6 to 60 months for loans
  - ✦ Security and confidentiality at the cutting edge of technology
  - ✦ It can include a rotating credit line
  - ✦ Expert guidance

## Why Choose Our Business/Personal Loan

- ✦ **Serious savings Various programs** - Starting at 0% for 12 months, Overall average 6% APR.
- ✦ **Easy for Approvals**- You will not be asking for Business Plan or unnecessary documents.
- ✦ **No Up-Front fees** - Free and no Obligation for information & Approved options.
- ✦ **Convenience** – Save you time, eliminate unnecessary credit inquires, and very Rapid process.
- ✦ **Other Benefits** – No restrictions for use of Funds, Borrow up to 300,000 unsecured, No prepay penalties.
- ✦ **Any credit considered** - We have options for all credit ratings above 680 credit score. We will help you to find a solution adapted to your specific situation. Our mission is always to leave you in a better position than when you started your loan search.
- ✦ **Easy experience** - Simple online application and access to live customer service 7 days a week.
- ✦ **Best credit** - Borrowers increased their credit score by 31 points on average by paying off credit card debt.





### You can take control of your finances

A personal loan through us can help you achieve your financial goals.



### Pay credit cards

Refinance your credit cards with a personal loan and close the date on which you can be debt free.



### Consolidate your debt

Simplify your life with a single monthly payment by getting an affordable fixed rate loan.



### Improve your home

Start your home improvement project right now, without waiting for a mortgage or line of credit.



### Cover main expenses

Pay an unexpected expense or a larger purchase in fixed installments instead of using a credit card.

## How Does It Work

Apply from anywhere, Get your money fast.

1

#### Apply online in minutes

Tell us about yourself and how much you want to borrow.

2

#### Select a loan offer

Review your monthly payment and interest rate options, and choose the one you like the most.

3

#### Get your money

Your loan is automatically deposited into your bank account.

### Loan Requirements For Application

- ★ Minimum personal credit score of 680.
- ★ Being in business is not required.
- ★ You must have a full credit report.
- ★ 2 years of personal income tax returns.
- ★ Optional 2 years commercial tax return.
- ★ Planning to start a business is good and is acceptable.

### Documents required

- ★ You must have a Tri - credit report. Dated less than 30 days.
- ★ Money Man 4 Business Application
- ★ Color copy of applicants Government ID.
- ★ 2 years of personal income tax returns.
- ★ Optional – Business Tax return.

## Frequently Asked Questions



### How fast can I get a loan?

The whole process usually takes about 7 days. In some cases, it may take a little longer, depending on what you need from us. You can complete the whole process from the comfort of your home, or even your phone!

Once your loan is approved and supported by investors, your money will be automatically deposited into your bank account. Depending on your bank, this step may take a few more days.



### Will it affect my credit score?

Soft Inquiries to your Credit Profile do not affect your credit score.



### What happens after checking my rate?

After checking your rate, here's what comes next:

#### *Choose your offer*

You will receive several loans offers if you qualify. Each indicates the loan amount, the interest rate, the annual rate, the monthly payment and the loan term (36 or 60 months).

#### *Complete the application and check your information.*

We ask for your social security number, as well as information about your income and employment. If we need additional documents, we will let you know in your list of tasks. Then, take care while we review your request.

#### *Get your money.*

Once your loan is approved and supported by investors, your money will be automatically deposited into your bank account.

The whole process usually takes about 7 Business days. In some cases, it may take a little longer, especially if you need to send us additional information or documents.



### Is there an origination or prepayment fee?

No. We want to simplify things for our members, so we do not have setup fees, closing costs, or prepayment penalties.



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Money Man 4 Business specializes in helping clients who want an alternative to traditional bank financing. Money Man 4 Business works with private investor groups & direct specialty lender, which means, your loan is not immediately sold to another company. You will deal directly with us for the duration of your loan.

At Money Man 4 Business, we are focused on helping business owners, real estate owners, entrepreneurs get smooth and swift access to real estate backed loans as well as educating them on innovative best practices.

As a first-time Commercial or investment real estate borrower, Money Man 4 Business gives a level playing ground and an assurance that building a relationship is more important than just giving out loans. In a perfect situation, the borrower can get a loan approval decision on the same day.

Money Man 4 Business, uses the loan-to-value ratio of the loan to determine the lending amounts or repayment lengths not on credit score or income amounts. Quite simply, the higher the value of the property, the larger the loan amount we can offer you.

Unlike primary residence loans, each loan is looked at individually. Each interest rate is specific to the loan. Our interest rates are hinged on the following:

- ▶ Loan-to-value (LTV) and spread of the loan
- ▶ Condition of property
- ▶ Location of the property
- ▶ Occupancy of property
- ▶ Type of property
- ▶ Credit history of the borrower



Money Man 4 Business offers real estate loan services for two categories of clients:

- 1** Investment property owners who want to buy, upgrade or get cash out of their investment properties.

**2** Business owners needing cash to improve or expand their facilities meet working capital needs or, smooth seasonal cash flows, buy inventory, or pay business expenses.

Both categories are secured by a first lien against real estate, with existing liens paid from proceeds. No proceeds may be used for personal use.

Though the loans are backed by the value of existing real estate, the loan program can be used to finance investment projects such as:

- ✓ Fix-and-Flip
- ✓ New construction
- ✓ Cash-out
- ✓ Long-term rental improvement
- ✓ Multi-family purchase
- ✓ Bridge loans until SBA or other funding is acquired
- ✓ Investment residential rehab
- ✓ Company expansion

**We offer commercial and residential loans programs to meet our client's lending needs.**

## THE RESIDENTIAL LOAN PROGRAM



The residential loan program is a program for purchasing, refinancing, or cash-out for rental properties.

Details of the residential loan program include:

- Customizable term length
- Competitive interest rates
- Competitive LTV
- No minimum credit score
- Quick funding
- Appraisal required
- Purchase, refinance or cash-out
- Proceeds used to improve or purchase non-homestead properties

## THE COMMERCIAL LOAN PROGRAM



Money Man 4 Business commercial loans program offers both expertise and financing to clients who want to purchase almost any kind of commercial property, including office buildings, storage buildings, warehouses, strip malls and convenience stores.

Details of the commercial loans program include:

- Customizable term length
- Fixed or floating interest rates
- No minimum credit score
- Quick funding
- Appraisal required
- Proceeds used for business purposes





Loan Type:	Landlord or business loans on non-homestead real estate
Loan Amount:	\$50,000 to \$20,000,000
Property Value:	Minimum combined value of \$150,000
Loan Terms:	1-5 years, amortized over 20 years / Interest only up to 2 years
Lenders Origination Fees:	2%
Loan-to-Value:	70% of as-is value / 50% on raw land (where available)
Interest Rates:	5 – 14% fixed, or floating rate available
Income Producing?	Any
Credit History:	Any
Citizenship:	We work with foreign nationals
Bankruptcy/Receivership:	OK
Inconsistent Income:	OK



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## MoneyMan4Business is one of the best capitalized market-lending platforms from various sources in the world.

MoneyMan4Business are partners with lenders that have funded over 3 Billion dollars since 2007. We have Partnerships with the Largest Lenders. So come join us and you will be a Partner too.

### “ What they say about us? ”



#### Auto Repair Shop, Dick Denver

*In these difficult economic times, it is nice to know that you are working with people you can trust and who have your best interest at heart. JJ fits this description well! Thanks*



#### Dr. Michael, Lexington

*We were very nervous before inquiring. Time was of the essence. It felt good working with a reliable company. They funded me very fast, always returned phone calls and their Customer Service was excellent!*



#### Janitorial Services, Jeane Lafayette

*Their concept of cash flow management is outstanding. I highly recommend this company to any business no matter what the nature of the business is. It can make your life that much easier.*



#### Frank, Business Service

*I just wanted to let you know that Troy went above and beyond to get me the information I needed, and I appreciate that. Although it did not lead to a purchase, there is an open future as a result, and wanted to let you know that I noticed his desire to help me.*



#### Auto Repair Shop, Ron Stockton

*They allowed me to purchase the diagnostic equipment my shop needed now for repair of expensive European cars. Now all repairs are done in-house and there is no need to send out to the dealers for repairs. Thanks MM4B.*



#### Charles, Advertising and Marketing Services

*They allowed me to purchase the diagnostic equipment my shop needed now for repair of expensive European cars. Now all repairs are done in-house and there is no need to send out to the dealers for repairs. Thanks MM4B.*



#### Chuck, Coffee Shop

*Alex... I am looking forward to working with you and your company. You have been awesome about staying on top of things and deserve a ton of credit. Please pass this along to your supervisor and/or have them call me anytime, as you definitely deserve a lot of credit... Thanks!*



#### Douglass, Tax Preparation Service

*I am writing in regards to Jerry Gialanella, the sales representative who I have been working with. I first started talking to Jerry via the chat applet on your website, and he very quickly was able to provide me with the information I needed and answered all of the questions I posed to him....*



Money Man 4 Business has many programs for business solutions, they assist Business Owners with their daily Financial Challenges. Money Man 4 Business have been Marketing & Delivering various type of Business Financial Services since 2007.





[e-Application](#)

[Click Here](#)