



## **Better Short Term Loans, LLC (Product list)**

### **COMMERCIAL MORTGAGES**

Commercial mortgage loans are designed to allow businesses with a specific income level to purchase, refinance, or renovate commercial real estate. These loans typically have longer repayment terms and higher interest rates than residential financing options but are still relatively easy to obtain.

To be eligible for a commercial mortgage loan, you must have an established credit score and sufficient business income to cover the loan payments. Better Short Term Loans, LLC has secured \$20 million in capital for projects and businesses of all sizes, and we offer diverse financing options for credit profiles from 500 to 800 and higher.

### **STARTUP LOANS**

Startup loans are tailored toward businesses needing little assistance getting their operations started. Typically, startup loans are small amounts combined with favorable repayment terms to help fledgling companies get their ideas off the ground. These loan products typically feature unsecured repayment and shorter terms than traditional business loans. Better Short Term Loans, LLC can help you find the best startup loan for your business needs, no matter where you operate in the U.S.

### **BUSINESS ACQUISITION LOANS**

Business acquisition loans are designed to help business owners purchase an existing business or acquire another company. The loan amount is typically based on the value of the existing business and its assets and is often used to pay for transaction costs such as legal fees. The repayment terms also depend on the transaction details, such as how much equity is being invested by the borrower. The loan may be amortized over several years with interest-only payments during post-closing adjustments.



## **BUSINESS CREDIT CARDS**

Business credit cards are a great way to manage your business's daily expenses. Business owners can apply for a card with higher limits and better rewards than personal cards. Better Short Term Loans, LLC offers a variety of options, including those with no annual fee, low introductory APR, cashback rewards, and other incentives.

## **ACCOUNTS RECEIVABLE FINANCING**

Invoice financing can give your business the working capital to continue growing, even when your customers aren't paying their bills on time. Traditional financing requires you to wait for your customers to pay their invoices before accessing the cash.

Better Short Term Loans, LLC is all about nontraditional business financing. We provide advances based on your current customer invoices. This type of financing lets you cover expenses, buy supplies, and more—all while waiting for your customers to pay down the balance over time.

## **BUSINESS LINES OF CREDIT**

A business line of credit can give you a steady stream of capital to be used as needed. If you experience a period of slow sales, you can use the line of credit to pay your suppliers and employees so they remain productive. This type of loan is ideal for businesses that need access to flexible working capital and can be used for anything from emergency expenses to daily operations costs. When you work with Better Short Term Loans, LLC, you choose which invoices you want to factor, send them in, and funds are sent to you immediately—in as little as 24 hours.

### **The Difference Between a Loan vs. Line of Credit**

A loan is a lump sum of borrowed money and must be paid back in full, while a line of credit is an ongoing source of funds that can be borrowed and repaid as needed. Better Short Term Loans, LLC offers loans and lines of credit to set you up with the quick funds to pursue your objectives and stay competitive.

Loans are typically used for larger purchases or expansions, while lines of credit are better suited for short-term needs such as supplies or unexpected expenses. Lines of credit are often required to maintain sufficient working capital. Our funding managers can guide you through the financial field and help you explore and understand your options for working capital.



## **SBA LOANS**

Better Short Term Loans, LLC is a one-stop shop for small businesses to access Small Business Administration (SBA) loans, which offer borrowers a wide range of advantages not typically available in a traditional bank loan. We help borrowers navigate the SBA loan process, leveraging our relationships and expertise to reduce costs and complexity. SBA loans are government-backed, with repayment terms that can be longer than standard bank loans, interest rates that can be lower, and a higher limit on the amount you can borrow.

## **SHORT-TERM LOANS**

Short-term loans are the answer for businesses in a crunch but don't have time to secure traditional bank financing or companies that do not want the long-term commitment of traditional loans. Borrowers can receive the money they need and repay the principal over one year—while avoiding the bureaucracy, long application periods, and lengthy terms accompanying traditional loans.

## **BUSINESS TERM LOANS**

Business term loans from Better Short Term Loans, LLC are an excellent way for organizations to access the working capital they need to grow. While short-term financing options may be affordable, you may need more financial flexibility to invest in your future. We offer both small and large-term loans with customized loan terms based on the nature of your business and current needs.

Business term loans are ideal for larger investments or expansions as they offer more considerable sums of money and longer repayment periods. However, they can also be used for smaller projects or cash-flow purposes. With our funding options, You can get up to \$500,000 in less than a week with rates starting at 6.99%, no prepayment penalties, and agreeable repayment terms of up to 10 years.



## **BUSINESS CASH ADVANCES**

Business cash advances from Better Short Term Loans, LLC offer quick access to funds with minimal paperwork. With this type of loan, businesses can receive up to 100% of their monthly revenue in a lump sum. This can be used for anything from hiring new employees, buying equipment and supplies, or launching marketing campaigns.

## **EQUIPMENT FINANCING**

Better Short Term Loans, LLC offers equipment loans to help businesses purchase the tools and machinery they need to stay competitive. With this type of loan, companies can receive funds to buy new equipment or pay off credit cards currently used to finance tools and resources.

We offer loan amounts from \$10,000 to \$20 million at 100% financing up to a 7-year term. Interest rates start at 6%, and if you need assistance navigating the application process, our experienced funding managers are ready to guide you step-by-step.