HEADWAY CAPITAL
LINE OF CREDIT

Our Sweet Spot

5+ years	$250,000+	2+ years	675+	<10%
Personal Credit History	Annual Gross Revenue	Time in Business	FICO® Credit Score	Debt Coverage Ratio

Minimum borrower qualifications: AGR: $50,000; TIB: 6 months; FICO® Credit Score: 660
Ineligible industries can be found **HERE**.

Features

- **Credit limit range*:** $5,000 – $100,000
- **Payment frequency:** Monthly payments
  - Weekly payments available upon request
- **Repayment term:** 12, 18 and 24-month
- **2% draw fee**
  - No draw fees in CO, GA, IN, NJ, OK
- **Interest rates*:** Begin at .11% daily (3.3% monthly or 40% annually)
  - Please see our **Partner Calculator** for corresponding simple interest rates

**Highest credit limit and lowest interest rates are typically available only to highly qualified customers with the strongest creditworthiness.*

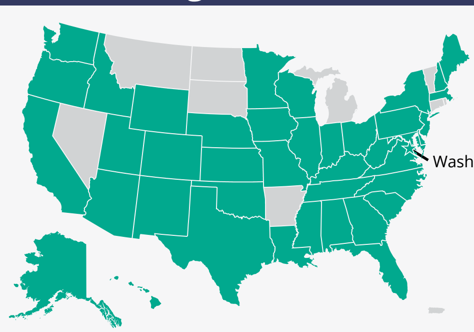
Benefits

- **At least 1% ownership and authority to sign on behalf of business**
- **Initiate a draw at any time, up to available credit limit**
  - As outstanding principal is repaid, those funds become available to draw again
- **Accrued daily simple interest**
  - Customer pays less in interest is paid off early
- **Choose monthly or weekly payments**

4-Step Funding Process

1. Send online checkout to borrower.
2. Borrower selects first draw amount and repayment term.
3. Borrower connects to Plaid OR provides routing and bank account numbers.
4. Borrower signs contract and authorizes capital disbursement.

Eligible States



Ineligible States in Gray: AR, CT, MI, MT, ND, NV, RI, SD, VT

Ineligible Entities

- Sole proprietors in DE, ME, MN, NE, NJ, WV and WY
- Partnerships in NJ