

# Unsecured Lines Of Credit

Rein USA is happy to introduce an affiliate's product - unsecured business lines of credit. In today's mortgage market it is becoming more and more difficult for investors to obtain the funding sources needed to continue purchasing properties and investing in real estate. Clients can now benefit from this additional source of funding in order to continue purchasing and rehabbing investment properties. These products, when utilized correctly can help provide the necessary financing vehicle to keep moving forward. Please email or call us today for more details.

- ✓ Up to \$ 200,000 for an existing business
- ✓ Up to \$ 75,000 for a start up or business acquisition

## Features

- ✓ **Unsecured** – no collateral required
- ✓ Stated income / stated assets (higher loan amounts for full documentation)
- ✓ Not reported to personal credit bureau
- ✓ Start ups do not require a business plan
- ✓ Line of credit – typically only interest only payments required on amount drawn
- ✓ Renewable as long as repayment terms are being met
- ✓ Interest rates starting as low as prime (depending on credit and qualifying ability)
- ✓ No upfront costs or application fees
- ✓ Funding in 30 days or less

## Qualifying Requirements

- ✓ Minimum FICO score 680 (Scores of 700+ are now preferred)
- ✓ No bankruptcies within 10 years (exceptions available)
- ✓ Global debt to income ratio less than 50%
- ✓ Existing business entity registered for 2 years
- ✓ All businesses (including start ups) must have current registration in their state and an EIN

Personal unsecured lines will available in the near future. Please contact us today for more information or to start your loan application.

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