



Activate

This affordable and flexible loan product was created to help small business owners who have difficulty accessing traditional financing. Activate considers creditworthiness based on historical repayment instead of FICO score, includes free business assistance, and has a much-simplified application process. Through Activate we are helping borrowers move from idea to financing as quickly as possible.

Loan Amount

- Up to \$50,000

Features

- Creditworthiness based on historical repayment instead of FICO score
- Complimentary pre- and post-loan technical assistance
- No down payment or borrower equity requirements
- Simplified and streamlined document collection process
- Reporting timely payments to the personal credit bureaus to help build credit

Rate and Term

- Non-commercial real estate (CRE): 7-year terms, CRE purchases or refis: 25-year terms max
- 12.5% fixed rate

Requirements

- Business location must be in specific areas of Michigan. The regional loan officer can provide more specifics
- Minimum of 12 months of proven sales - no pure start ups
- Consideration of 6 months of business (or personal) rent payments and 6 months of business utility payments to demonstrate repayment ability
- Free pre- and post-loan business advising partnership
- 18 months of business projections (business advisor will assist as needed)



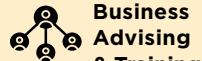
Interested in Inquiring About a Loan? **Let's Talk**

Please visit cdcloans.com/contact to find a loan officer in your region



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