



Commercial Loans

Partnering with ACE is a WIN-WIN!

"ACE covered 80 percent of the building costs and some equipment purchases. Everyone at ACE has been so helpful."



Karen Starks,
PhD, LCSW
Founder of
IdeaSpace Career
Training Center
Snellville, GA

"If not for ACE, I would very much still be working at an hourly rate and I would not have impacted hundreds of lives in an entire community."



Deb Rowe
Owner of Shenanigans
Restaurant & Irish
Pub and Co-owner of
Bourbon Street Grille
Dahlonega, GA

"Instead of just lending me the money and that's it, ACE helped me with advisory services, which is part of their Capital, Coaching and Connections program."



Tennille Carter-Paul
Founder & CEO of
Atlanta Bookkeeping
Solutions
Atlanta, GA

Access to Capital for Entrepreneurs (ACE) specializes in growing small businesses with capital, coaching, and connections. We help underserved businesses that may be considered high risk and less profitable by traditional financial institutions. Our goal is their success!

We would like to partner with you to assist your clients. Here are some ways we can do that!

- ACE provides loans that banks may not be able to finance
- By referring your client to ACE, you're providing your customer with a loan source but keeping the depository relationship
- ACE is a CDFI, so partnering with us meets the CRA requirement
- ACE provides technical assistance to the borrower such as one-on-one consulting in many areas of business including, but not limited to, accounting, marketing and strategic planning

Loans Available from \$50,001 to \$1 Million

Each application will be considered on a one-on-one basis.

- Programs for start-ups and existing businesses
- Minimum Debt Service Coverage ratio 1.1x
- Flexible underwriting requirements
- 2.00% Origination Fee
- 45% Debt to Income requirement
- Minimum 600 Credit Score
- Depending on collateral, Loan to Value up to 85%
- Documentation is required. For a complete list of required documents, please visit www.ace loans.org

Some of the most common uses of loan proceeds are:

- Equipment purchases
- Facilities purchases
- Business acquisitions / growth / expansion
- Invest in facility improvements
- Refinance existing business debt
- Inventory
- Commercial real estate
- Working capital

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Atlanta, GA 30313

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Cleveland, GA 30528

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Norcross, GA 30071

loans@aceloans.org

ACE is an equal opportunity provider and employer.

ACE is a Community Development Financial Institution (CDFI), SBA Microlender Intermediary, SBA Community Advantage Lender, and a USDA Intermediary.

ACCESS TO CAPITAL FOR ENTREPRENEURS

(678) 335-5600 • www.ace loans.org