

COMMERCIAL LOAN PROGRAM (\$50,001 to \$1,000,000)

ACE | Access to Capital for Entrepreneurs specializes in growing Georgia small businesses with **Capital, Coaching** and **Connections**. Our goal is your business success!

Plus, with every ACE loan you'll receive:
Business financial advice provided by our finance experts!

"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



Loan Details

Credit Score:

Minimum score of 600 to apply.

Eligible Uses:

Working capital, inventory, equipment, vehicles, business acquisitions, commercial real estate, business renewal, and refinancing of existing business debt.

Capital Investment:

You will need between 10% and 15% liquidity to invest in projects of more than \$250,000

Term:

Up to 84 months (monthly payments)

Interest Rate (non-commercial real estate loans)

12% fixed (loans non-commercial real estate)

Interest Rate (commercial real estate loans)

As low as Prime + 0.75% at time of commitment signed

Associated Fees:

One-time Loan application fee \$50 / Origination fee 2.00% / Processing fee \$300, only for loans that are closed

Collateral:

Collateral is required

Loan Eligibility:

Company must be in business a minimum of 2 years; Business must be for-profit;
Must have active registration with the Secretary of State, and company documents must be current.

APPLY HERE: <https://aceloans.org/apply-for-a-loan/commercial-loans/>

** Rates may vary based on credit qualifications*

ACE is an equal opportunity lender, provider and employer and strives to accommodate all persons with disabilities in compliance with the Americans with Disabilities Act (ADA).

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