

COMMERCIAL LOAN PROGRAM

(\$50,001 to \$1,000,000+)

To Get Started

Scan code below to apply or connect with an ACE Loan Officer at loans@aceloans.org



"People can see when you're working hard. Partners like ACE make it easy because if I call today at this moment, they'll know my name and who I am."

Sara Rossel
Founder, Rapifast®
Atlanta, Georgia



Credit Score

Minimum score of 600 to apply

Eligible Uses

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

Capital Investment

Minimum equity injection of 10% may be required on projects of more than \$250,000

Term

Up to 84 months (monthly payments)

Rate

Starting at 12.00% Fixed (rates may vary based on credit qualifications)
(As low as prime + 1.75% fixed for Commercial Real Estate only)

Associated Fees

One-time loan application fee \$100 | Origination fee 2.00% |
Processing fee \$500 and Admin fee of \$500, only for loans that are closed

Collateral

Collateral may be required
UCC filing on business assets, equipment/vehicles or real estate

Loan Eligibility

Company must be in business a minimum of 2 years
Must have active registration with the Secretary of State
Company documents must be current

*Rates may vary based on credit qualifications

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ACE Gives People a Chance When Others Can't or Won't.

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

Plus, with every ACE loan you'll receive complimentary business financial advice and coaching provided by our finance experts!



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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