



## Fund More A and B Credit Customers

### PROVIDE YOUR CUSTOMERS WITH EASY-TO-QUALIFY, PRIME-RATE FINANCING BY PARTNERING WITH OPPORTUNITY FUND

#### ➤ WHO WE ARE

Opportunity Fund is a responsible alternative lender with a 20-year record of success lending to California-based small business owners.

#### ➤ WHAT WE DO

Opportunity Fund helps licensed commercial brokers build small business relationships by providing easy-to-get, fast, and affordable prime-rate term loans for A and B credit business owners. Help your customers get financing for retail space, franchising, and more.

For small business owners with at least 1 year in business, a 5-year term loan for \$100,000 at 10.5% costs \$2,149 per month.

#### ➤ WHY PARTNER WITH US?

##### Here's what we offer:

- Simple-to-understand loan qualification checklist
- Minimum documentation requirements
- Responsive and dedicated staff for same-day prequalification
- Commission fee of 3.5% of loan amount for licensed brokers (must be licensed in California)
- Marketing support including co-branded or white-label collateral

##### Here's how you benefit:

- Easy to determine who to refer, so more of your customers get approved
- Your customers get funding when they need it – within 5 days on average
- We keep you and your customers up to date on approval status
- You earn incremental revenue
- We help you market so you can win more deals

## Fund More A and B Credit Customers

### ▶ EASY-TO-QUALIFY, ALTERNATIVE FINANCING FOR YOUR SMALL BUSINESS CLIENTS

- Loans up to \$100,000 for small business owners' needs, including real estate, franchising, and more
- Easy qualification: 1 year in business with on-time credit payment history and no judgements or delinquencies
- Lowest affordable rates starting at 10.5% to 13.5%\*
- Terms up to 5 years
- Low loan funding fee starting at 3% up to 5%\* with no hidden fees, no application fee, and no pre-pay penalties

### ▶ RESPONSIVE SERVICE FOR YOU AND YOUR CLIENTS

Our dedicated Commercial Broker lending team provides rapid follow-up with your sales team to pre-qualify your customer for a loan, fast. Your partnership with us includes helping your customers: We keep you informed of loan application status from submit to close.

### ▶ PARTNER WITH A RESPONSIBLE ALTERNATIVE LENDER

Opportunity Fund shares our credit box with partners up front and provides easy-to-understand rates on all our loan products. We're funded and backed by reputable companies and partners like Wells Fargo, Bank of America, and Lending Club, and we are financed by the U.S. Small Business Administration. With offices in Los Angeles, San Francisco, and San Jose, we're ready to work with you where you are.

### ▶ Join our program today

Join our Commercial Broker Program and start getting new customers now. For more information, contact us at 866-299-8173 or email [loans@opportunityfund.org](mailto:loans@opportunityfund.org).

\* Lower interest rates and fees for borrowers with preferred credit profiles.

Visit us online at [www.opportunityfundloan.org](http://www.opportunityfundloan.org)

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Opportunity Fund is California's largest and fastest-growing nonprofit lender to small businesses. In fiscal year 2016, we made \$60M in loans to help more than 2,200 small business owners invest in their businesses. We are certified by the U.S. Treasury Department as a Community Development Finance Institution and regulated by the California Department of Corporations (Lenders License #6050609). Opportunity Fund invests in small business owners who do not have access to traditional financing. As a founding member and signatory to the Borrower's Bill of Rights, we believe in the important role small businesses play in our community and the economy, and we aim to help owners financially succeed. Opportunity Fund is backed and funded by: Bank of America, Goldman Sachs, JPMorgan Chase Foundation, Knight Foundation, Calvert Foundation, and Small Business Association. Our award-winning loan products have been featured in *Entrepreneur*, *The Wall Street Journal*, and *Bloomberg*.