



MOM & POP MERCHANT SOLUTIONS

"The SMALL BUSINESS Loan Company"



OVERVIEW

- Mom & Pop Merchant Solutions was established to satisfy the lack of available financing in the small-medium sized business marketplace.
- We provide businesses with **Unsecured Business Loan Alternatives called Merchant Cash Advances** in 49 States and Business Loans in California.
- Funding usually takes place in about 5 business days.
- We specialize in customized programs providing business owners with **Unsecured Business Loan Alternatives on the terms that make the most sense for their business.**



WHAT WE DO

- We provide funding through factoring future credit card sales, and business income. This is **not a loan in 49 states (but in California they are called loans)**.
 - We are purchasing future receivables at a discount.
 - There is no fixed payback time or schedule of repayment and no fixed interest rate.
 - Instead, an agreed upon holdback percentage is deducted from the merchants daily credit card batches or ACH'd from their bank account until the purchased amount is collected. Therefore the merchant is only paying a part of its Visa, MasterCard, Discover and/or banking revenue.
 - We require no collateral.
 - Funding is available much quicker than traditional bank loans and requires a fraction of the paperwork.
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WITHHOLD PERCENTAGE CHART

Payment couldn't be easier.

Automatic small daily deductions from your future Visa and MasterCard sales or merchant's bank account.



You get the working capital you need to grow and expand NOW, and you still have the cash flow for current needs.



UNDERWRITING

- Minimum average of 8 to 10 batches or income related days per month.
- Minimum processing average of \$2,500 per month.
- Business must accept credit cards for at least 3 months for an MCA or be in business 6 months and provide 6 months banks statements for and ACH withdrawl.
- No open bankruptcies or large, unresolved judgments or tax liens. (We may still fund these with a **Starter Program.**)



UNDERWRITING PROCEDURES

During the underwriting process we are required to fulfill certain obligations in order to approve each applicant. These procedures include but are not limited to:

- Merchant interview
- Landlord interview
- Reference checks
- Personal & business credit checks
- Site inspections
- UCC filing checks and confirmations





WHO SHOULD APPLY

Our solutions are ideal for small to medium size businesses who need cash to:

- Meet payroll
- Expand inventory
- Improve facilities
- Advertise
- Pay taxes
- Open a new location
- Pay operating expenses





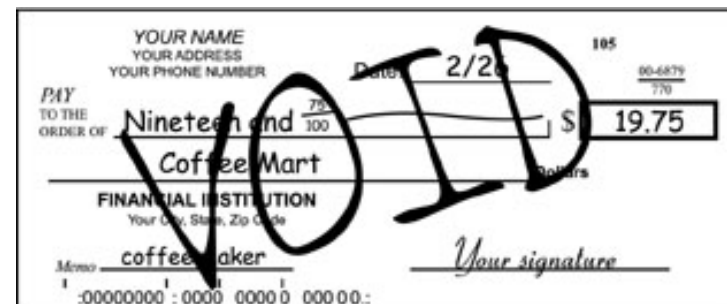
KEY SELLING POINTS

- This is one of the fastest, easiest ways to get risk-free capital.
- Better than a traditional loan. No collateral.
- Better than a life long partnership. No restrictions on use of proceeds.



DOCUMENT REQUIREMENTS

- Application for funding, completed and signed
- 3 months business credit card statements
- 3 months bank statements UNLESS business does NOT except credit cards, then 6 months bank statements.
- Photo ID
- Voided business check



WHO WE FUND



Business Owners that accept credit cards and/or cash and checks for a service or sales of merchandise.



OUR CLIENTS

- Mom & Pop Merchant Solutions regularly adds new businesses and new business types to our portfolio. While we will consider most business types, we try to target mostly the following:



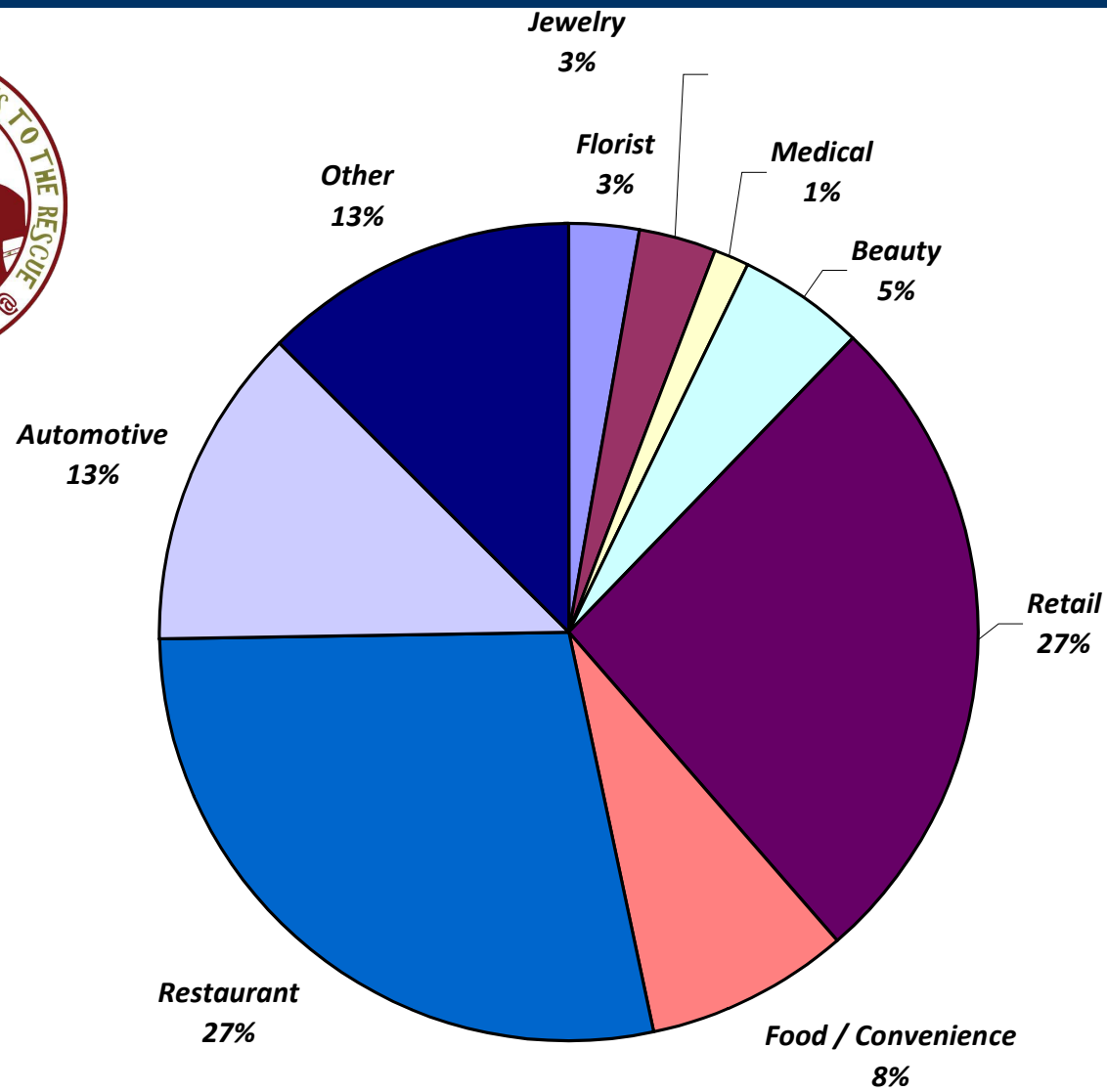


TARGET LIST

- Restaurants
- Salons/Spas
- Auto repair shops
- Liquor stores
- Grocery stores
- Clothing retail
- Florists
- Dentists
- Hotels & Motels

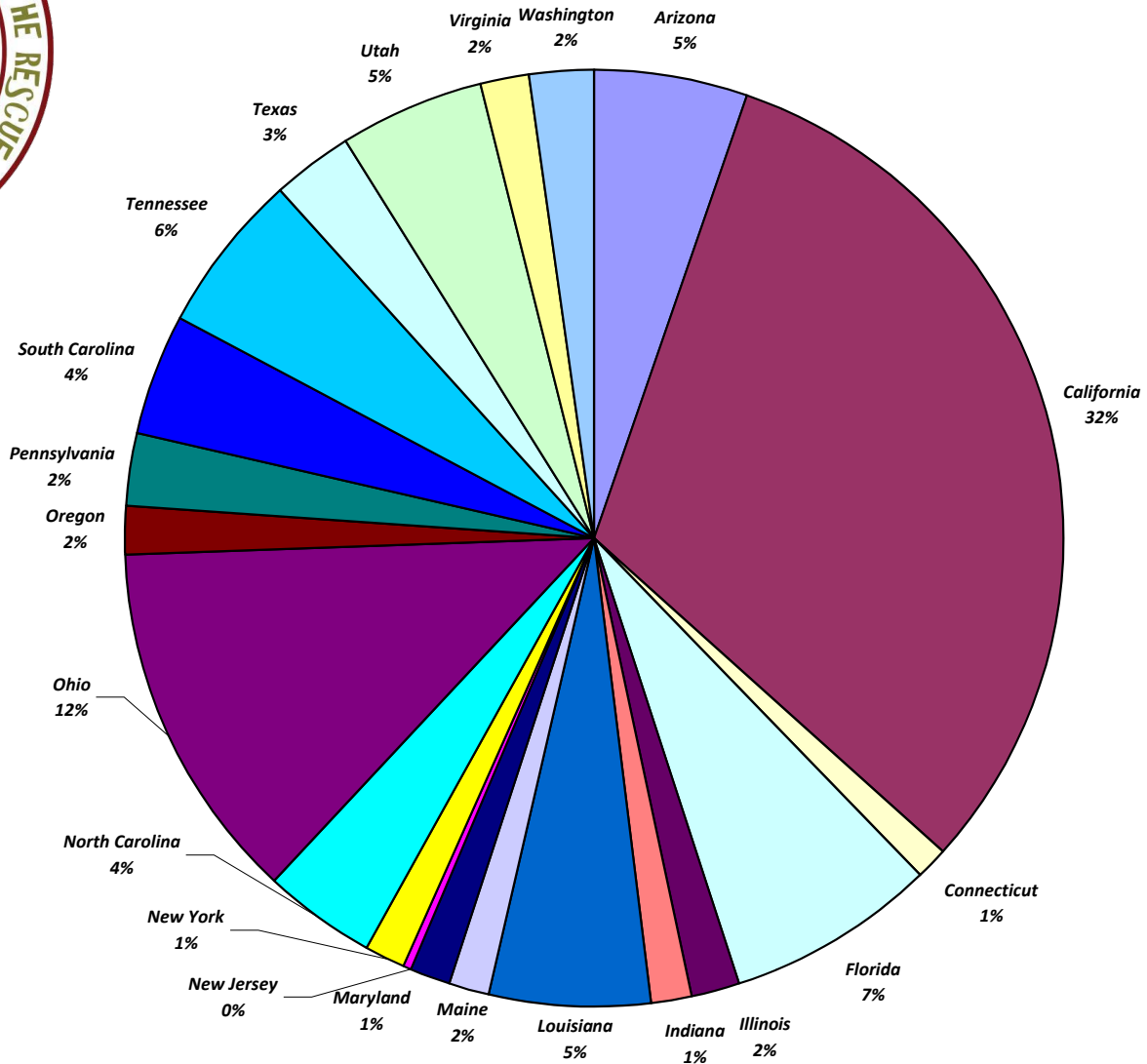


Dollars Funded by Industry





Dollars Funded by State





MERCHANT BENEFITS

- No collateral
- No fixed payments (unless requested)
- No coupons or checks to write
- No impact on a business owner's ability to qualify for other financing
- No business use restrictions on the funding
- No hassles - quick application & fast funding



TYPES OF DEALS

1. CREDIT CARD
RECEIVABLE FACTORING
2. STARTER PROGRAMS
3. CASH & CHECK
RECEIVABLE FACTORING





CREDIT CARD & ACH RECEIVABLES FACTORING



- No fixed payback schedule
- Application process is quick
- Cash in business account in days
- Completely automated payback
- No hidden fees
- No collateral
- No late fees
- Credit score does not make or break the deal
- Cash flow friendly



STARTER PROGRAM

For merchants that do not fit the underwriting requirements for our traditional Credit Card or ACH Factoring, our starter program allows them to still qualify for funds for a lower dollar amount by paying this back in a shorter time frame. The merchant is able to renew and build confidence towards a larger sized funding advance. The underwriting criteria for a starter program our much more lenient and is designed for those who have very poor credit histories. Merchants build a rapport with Mom & Pop Merchant Solutions through their performance.





In Closing...

- Mom & Pop Merchant Solutions has numerous **Business Loan Alternative** products for small to medium sized business owners to utilize.
- **Business Loan Alternatives are similar to a business loan** in the sense that we extend a certain amount of working capital to business owners to utilize at their discretion.
- The merchant only pays for the money advanced 5 days a week, and repays us via a daily withdraw from their credit card machine or from their bank account via an ACH withdraw.
- These **Business Loan Alternatives** typically fund within 5 days.