A KATHRYNE PUSCH / GEORGE HEASLIP ADVISORY

(Honesty In Transition/Brokerage & Current SBA Lending Facts)

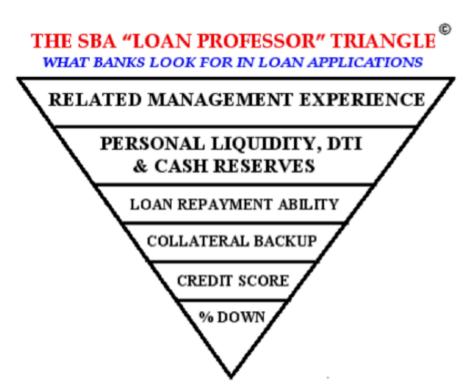


WHAT DO SBA LENDERS LOOK FOR?

CREDIT SCORE IS NOT THE KEY! FICO OF 680 OR MORE IS ONE OF THE FACTORS

Trust Us, Personal Liquidity Is Among The Largest Loan Application Killers

Personal Liquidity Means Proof That The Loan Applicant Has A 6-12 Month Supply Of Reserve Liquid Assets To Keep Making Loan Payments, Without Disrupting His Or Her Lifestyle, If A Business Glitch, Weather Related, Death, Or One Of Many Other Factors Occurs



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