**Syllabus for DLCC**

1. **Touring through the Website –** [**https://directlinkcapital.wix.com/home**](https://directlinkcapital.wix.com/home)
   1. **Why DLCC (Presentation for Merchants – Processing and WC Loans)**
   2. **Do I Qualify – Basic qualification for Commerical Loans**
   3. **Broker Page – (password – Broker) To be competed for every loan**
      1. **Introduction Sheet – Page 1 of every commercial loan**
      2. **Real Estate Checklist – copy to borrower and use for checklist.**
      3. **Exclusivity Letter (NOT USED BY DLCC AGENTS)**
      4. **Sources and Uses Statement – Completed for all Loans**
   4. **Apply Now – THIS IS USED TO GET TO ALL SERVICES; LOANS, PROCESSING**
   5. **Business Lines and Working Cap Loans 1 – one of two sites.**
      1. **Business Lines of Credit take 3 weeks and min 250,000 (tied to SBA)**
      2. **Working Capital Loans – take 1 to 5 days for approval – Minimum is $10,000 up to $5,000,000 based on gross deposits of bank account (normally 10% to 12% of annual gross deposits)**
   6. **Commercial Real Estate Loans - $1,000,000 and up and MUST BE a commercial property (Multi family, retail plaza, etc) Push ALL buttons for paperwork. New Construction, Purchase, or Refinance. INCOME, CREDIT, and VALUATION BASED. (65% to 70% LTV OR 70% to 90% LTC)**
   7. **Hard Money Loans – Min $1,000,000 and ASSET BASED ONLY. These rates are higher and only take 2 weeks to 45 days for approval and close. Also known as a bridge loan. This is a temporary solution to permanent loan. Typical is 65% of valuation “as is” Appraisal.**
   8. **SBA Loans - $350,000 Minimum. Designed for purchase or expansion of a business. Ex. Purchase a restaurant. This loan takes 4 weeks (small loan) to 6 months for approval.**
   9. **Dental Program and Repair Business – Runs through I Care. Alice will sell the program. We do the presentation. This is the ONLY program offering patient financing with NO CREDIT CHECK! Works with or without Care Credit. I Care will take Care Credit Turndowns.**
   10. **Factoring – This is financing of an invoice. Client successfully delivers goods and services and Factoring will pay them same day instead of waiting 30 to 60 days to pay money. Important to leverage business or meet payroll. Used by manufacturing, trucking, and government contracts.**
   11. **Business and Green Energy Loans – Commercial Loans for purchasing a business. Minimum is $1,000,000 but normally are 10 Million or greater. Used for Alternative Energy (WTE, Wind, Solar). Equity is raised through a Private Placement. We ARE NOT SEC REGISTERED. Private Placements are exempt securities under Regulation D. Section 506 allows us to prepare the documents (outsourced), consult, and utilize a portal for accredited investors (those with 250k income or $1,000,000 liquid net worth). These require a “Capital Stack” of Equity and Debt**
   12. **Working Capital and Merchant Solutions – This can ALSO be used for working capital loans (FSG).** 
       1. **PREFERRED RATE WC LOANS - Professionals such as Doctors, Dentists, Lawyers, and Accountants as well as Manufacturing and Restaurant Owners with 2 years in business and excellent credit (min 660) qualify for PREFERRED RATE WORKING CAPITAL LOANS. These are simple interest, as low as 7.5%, and no prepayment penalty.**
       2. **CREDIT CARD PROCESSING AND EQUIPMENT LEASING - The RED BUTTON takes you to the CREDIT CARD PROCESSING AND CREDIT CARD EQUIPMENT LEASING PAGE.**
   13. **The rest of the website is for informational purposes and education such as why pay a success fee. We rarely use this section. About us has a contact page to you (need a picture) and cc me as well.**
2. **Filling out paperwork**
   1. **NDA and FEE AGREEMENT required on EVERY LOAN.**
   2. **Make sure you have them fill out ALL parts (you assist) of the paperwork.**
   3. **Buttons will download every document needed EXCEPT what the client must present to us or what needs to be ordered such as Appraisals (done by lender)**
   4. **Make sure you have an INTRODUCTION SHEET on every loan application as well as a sources and uses statement**