



Let's get started.

## BUSINESS LOANS

If you are interested in acquiring, expanding or starting-up a business talk to Diamond Financial, (DFS) the experts in business financing. If you have good personal credit, management or relevant experience in the business you want to buy or start, and 15 to 30% down payment (usually 20% for business acquisitions), then you may be able to secure the financing you need.

Our specialty is SBA financing, lending programs that are guaranteed by SBA but provided by Bank and non-bank lenders. SBA programs are offered to almost anyone! We help you evaluate the possibility of buying a business, assist you through the application process, professionally package your loan application and work with you until loan closing.

Our success rate is high for we know what our lenders want and need to get your loans financed. The best loan program is one that provides you with adequate capital to succeed in your new venture. We pride ourselves in securing working capital whenever possible and to provide a complete package for all your going business concerns. SBA financing can be applied for:

- ❖ Acquisition of Business (or Buyout of Partners)
- ❖ Franchise Businesses and Fees (for start-up or multi-locations)
- ❖ Equipment or Equipment Refinance
- ❖ Working Capital
- ❖ Debt Restructuring
- ❖ Start-Up Businesses
- ❖ Building & Leasehold Improvements

We offer business financing nationwide for loans ranging from:

***\$100,000 to \$5 million***

262 Highway 36, West Keansburg, NJ 07734  
732-787-9191 \* 877-508-2274 \* 732-495-7058 fax  
[don@DiamondFS.com](mailto:don@DiamondFS.com)  
[www.DiamondFS.com](http://www.DiamondFS.com) \* [www.franchiseleasing.com](http://www.franchiseleasing.com)

# **Franchise Loans**

***With the Franchise Advantage Program,  
You'll Find Out How Quickly & Easily  
Financing GETS Done!***

## ***Borrower Advantage***

- ◆ Lower Down Payments (20-25%) for Start-ups
- ◆ Turnkey Assistance from Application Processing to closing
- ◆ Aggressive Lenders
- ◆ Ten to Twenty-Five Year Terms
- ◆ Insures Working Capital (always included)
- ◆ Lower Monthly Payments
- ◆ No Prepayment Penalties
- ◆ No Built-in Commissions

If you are interested in starting-up a business talk to Diamond Financial Services, (DFS) the experts in Franchise financing. If you have o.k. to good personal credit, management or strong work experience, and 20 to 25% down payment then you may be able to secure the financing you need.

Our specialty is SBA (Small Business Administration) financing, lending programs that are guaranteed by SBA but provided by conventional lenders. SBA programs are offered to almost anyone! We help you evaluate the possibility of buying a Franchise, assist you through the application process, professionally package your loan application and work with you until loan closing.

Our success rate is high for we know what our lenders want and need to get your loan financed. The best loan program is one that provides you with adequate capital to succeed in your new venture. We pride ourselves in securing working capital whenever possible and to provide a complete package for all your business concerns.

We offer business financing nationwide for loans ranging from:  
\$100,000 to \$5 million



**Contact Don Johnson to discuss your options toll free (877) 508-2274**

Email Don@DiamondFS.com

**Or visit us at [www.DiamondFS.com](http://www.DiamondFS.com) to get pre-qualified**

If you would like a Diamond Financial representative to contact you, please fill out the following information and fax to 732-495-7058:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone#: \_\_\_\_\_  
(daytime # preferred)

Email: \_\_\_\_\_

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# ***PARTNER WITH DIAMOND FINANCIAL AND RECRUIT THE EXPERTISE YOU NEED!***

## ***To Franchisees***

**We are specialists in SBA financing.** Under the current economy and based on the favorable terms offered, SBA is clearly the best option to obtain business financing. We are not the direct lender but we work with most of the leading financial institutions. We know which offices aggressively are dedicated to franchise and other business loans. Unlike many in the industry, we do not charge any upfront commissions for our expertise and work on your application. We will help you:

**Professionally package the loan application:** Whether it is to prepare the application, request sufficient documentation, preparing sales projections or the write-up of convincing summaries, Diamond will assist you in presenting a package lenders will take seriously.

**Structure:** Business and loan structure, partner relationships, and ability to emphasize strengths over weaknesses are just some of the issues. Diamond Financial works with you to structure the loan in a palatable and positive way so the loan application has the best chance for approval.

**Develop and Analyze Business Projections:** Revenue and sales projections need to be prepared in a convincing and realistic way to achieve success. These loans are cash flow driven meaning there needs to be sufficient expected revenue over expense ratios so loan obligations can be met while keeping them in line with nationwide statistics.

**Effectively Communicate the Merits of the Loan Application:** We talk directly to the underwriters not the loan processors. We know what is important to our lenders and we keep the loan moving in order to speed up the loan process. We know what concerns our lenders and our experience in working out issues or obstacles can be invaluable to you! Our daily experience in working with loan officers helps you in many ways. We have easy access, solid on-going communications, professional credentials and a mutual confidence level with lenders that produces results and commitments. We know what our lenders are looking for and expect!

**Selecting The Right Lender:** There are many written and unwritten guidelines that really determine the lenders sincere interest in your application. By working with our lenders on a day-to-day basis, we know if there are changing guidelines or criteria that may help or hurt your chances. Our pool of leading nationwide lenders gives us many financing alternatives. Our creative solutions to structure and financing and our knowledge where to place applications is why we will get the best and quickest results.

## **WE'RE NOT JUST ANOTHER LENDING SOURCE**

For further information, Contact us.

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## ***WHY FRANCHISEES SHOULDN'T BE SEEKING THEIR OWN FINANCING!***

**MOST APPLICANTS ARE INEXPERIENCED IN BUSINESS FINANCING AND EVERY APPLICANT IS DIFFERENT.** They bring their own strengths and weaknesses into the loan transaction. Some may be better financed while others have stronger work experience. Credit standing, collateral, solid communication skills, and debt structure will all play roles in the ability of securing financing. But why refer applicants to Diamond Financial?

**We understand lenders guidelines.** Most lenders have specific criteria when reviewing loan applications which will determine if they approve them. There is not a one size fits all lender. There are usually reasons why one lender will approve a loan that another one declines and wasting that valuable time finding out costs everyone involved.

**We provide professional help to the inexperienced borrower.** We prepare all projections, package the loan, present its merits and review business plans to improve your franchisees chances for financing.

**We will speed up the process.** The underwriters will not review incomplete loan packages. Lack of understanding of the loan requirements and documentation will slow the process down. We help franchisees prepare complete applications and submit them to our lenders.

**We will keep you informed and updated.** You need to know whether your applicant can get financed. With commercial space identified, you need to move quickly so that good locations can be secured. We keep you updated as to the status of an applicant.

**We have access to underwriters.** Our daily experience in working with loan officers helps us in many ways. We have easy access, solid on-going communications, professional credentials and a mutual confidence level with lenders that produces results. We know what our lenders expect!

**We will get more loans approved and funded!**

**Our success rate is high because this is all we do.**

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