

Funding For Any Reason QUICK & HASSLE-FREE FUNDING

We offer unsecured loans for businesses and individuals.

CIRCULATION
CAPITAL

FOR A FREE NO OBLIGATION FUNDING ESTIMATE

<https://circulationcapital.com/apply-now>

PRE-QUAL APPLICATION

We will notify you via email and or phone within 24 to 48 hours regarding our evaluation of your credit file and prequalification application.

LEARN MORE

FUNDING PROGRAMS

We provide quotes based off our experience. All we need for a quote is a 3-bureau credit report. We accept CreditCheckTotal.com or Equifax.com reports. Quotes are provided within 48 hours.

LEARN MORE

WE ARE THE BEST!

Why? We know how to analyze your entire credit profile and apply with the correct lending institutions whose lending criteria matches your specific credit. This plan avoids costly mistakes, lower approval limits, higher interest rates, and unnecessary inquiries.



Get the money you need with no credit impact.

Many people are hesitant to borrow money for fear of how it will negatively impact their credit score. Through Circulation Capital, we can get you funding without putting your credit at risk. This way, you can get the unsecured personal loans or business loans you need with peace of mind knowing your financial standing remains intact.

Unsecured / No Income Documentation Funding Program

We offer a personal funding program that can be delivered as early as 10 days. This isn't your normal apply for credit and get a few thousand dollars; we are talking about \$20,000 to \$250,000 in credit lines that are secured by absolutely nothing but your personal credit.



Program Highlights

- No need to give up a percentage of your business or profits to a credit partner or lender.
- Funds are completely unsecured.
- No securing with a house or a car. Make purchases without risk of repossession.
- Lines are approved off Personal credit ONLY.
- No business credit or real estate value required.
- No term or payoff due date on revolving lines.
- Make the minimum payments for as long as you need.
- Funds may be used for anything!
- We can fund a client with a 680 credit score – lower if there is military affiliation.
- No income documentation is required.
- That's right, all stated income. No Paystubs, Tax Returns, Bank Statements, etc.
- Low monthly payments.
- Typically, 2% of the total balance. Example: \$100,000 balance = \$2,000 per month.
- Many banks offer 0% APR for 12-18 months.
- The Funding Company has built an unparalleled reputation for knowledge and the bank relationships we have that make accumulative funding possible.

Why is Circulation Capital the Smartest Choice?



**Start-ups
Welcome**



**Better terms &
lower rates.**



**Get Real
Answers**



**You have nothing
to lose**

Why do clients choose to use our service over applying on their own?

It's the knowledge and the bank relationships we have that make accumulative funding possible, not the actual task of completing the applications. We know exactly what cards to apply for and specifically in what order to avoid declines and unnecessary inquiries. We know which banks use which servicing companies and their exact guidelines, guidelines they don't advertise to the public.

When clients attempt to get high limit funding on their own, they end up with lower limits, less approvals, more inquiries, and more shut down lines.

- We have back-end information/credit requirements that are not available to the public.
- We know which cities and states each financial institution will lend to (not all banks lend in all areas).
- We know how many inquiries each financial institution will allow. If you have even just one more inquiry than they allow (even with an 800-credit score) you will be declined.
- Because of the inquiry sensitivity, we know in which order each app needs to be submitted first.
- We also know which banks run a soft credit pull (one that doesn't show on credit).
- We know exactly what banks match your credit profile (how many open revolving accounts required, balance ratios, etc.).

Better Deals

There are countless lenders claiming to offer the funding you need while hiding behind questionable and unfair terms. At Circulation Capital, we offer fair terms, lower rates, and unrivaled transparency to ensure our clients feel comfortable throughout the entire process while still getting what they need.

Start-Ups Welcome

Starting a business requires a lot of upfront spending. If you're not interested in putting up your own money or taking out a sub-par bank loan, we've got you covered! We've helped many entrepreneurs and business owners get unsecured start-up funding to bring their dream into reality.

Professional Support

Our team is comprised of highly experienced, talented, and enthusiastic specialists who are committed to helping individuals and businesses receive funding. We know there are a lot of questions and uncertainty people have. That's why we're always available to provide you with support and answers. We're here to serve you!

Quick Approval Process

Whether you need unsecured business loans or funding for personal reasons, we can offer rapid processing time. We've streamlined the application process to provide our customers with the funding they need quickly and efficiently. No more waiting around for essential cash.



Funding for entrepreneurs, startups, and established businesses.

No matter where you find yourself in the business journey, there will come a time when additional funding is necessary to move forward. Regardless of your industry, the funding experts at Circulation Capital can help. Here are just a few of the sectors we serve on a regular basis.



Restaurants



Insurance Brokerages



Real Estate



Consulting



Construction



Trucking & Transportation



Healthcare



Entertainment Companies

About Us

Finconsulting Inc DBA Circulationcapital.com has been in business only since 2021, but our team of experts that have been doing this since 2008. Over this period of time we have helped thousands of clients fulfill their borrowing needs, through our professional expertise.

Circulation Capital is a leading provider of personal and business funding in the form of unsecured loans. We know what it's like to need capital quickly without having the means or desire to take out a traditional business loan. It's a frustrating, complicated, and frankly scary process.

That's why we've made it our mission to provide a way for people to get the funding they need without being held back by bad borrowing terms, poor credit scores, or other typical hurdles in the funding process. We offer funding options that don't require collateral or documentation. It's that easy!

Better yet, we can use any lender since we don't charge a consulting fee until AFTER you get funding. We've worked with hundreds of different lenders over the years to secure funding for thousands of different applicants. Our team is composed of highly experienced and passionate experts who are personally interested in helping people just like you get proper funding.



Type of Funding We Offer



Unsecured Lines Of Credit

- ✔ Traditional line of credit typically from a credit union or bank
- ✔ Rates hover between 8% and 14%
- ✔ Only pay when you use the funds
- ✔ Must have a 680 credit score
- ✔ Takes 3 days to process



Unsecured Installment Loan

- ✔ Fixed rate of repayment
- ✔ Payment term lasts from 2 to 7 years
- ✔ Rates hover between 6% and 20%
- ✔ Must have at least a 650 credit score
- ✔ No pre-payment fees required
- ✔ Takes 3 days to process



Credit Cards

- ✔ Potentially the cheapest option
- ✔ Can easily be translated into cash
- ✔ Must have at least a 700 credit score
- ✔ Takes 5 to 15 days to fulfill



Secured SBA LOC

- ✔ Loan amounts reach up to \$5,000,000
- ✔ Rates hover between 7% and 10%
- ✔ Must have 2 years of profitable tax returns
- ✔ Collateral required for loans above \$100k
- ✔ Must have at least a 650 credit score
- ✔ Takes 30 to 90 days to process



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Funding For Any Reason
WELCOME TO CIRCULATION CAPITAL

No hype. No cost. No affect to your credit score.

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FUNDING FOR ANY REASON PRE-APPROVED IN 2 HOURS

- ✓ Start Up Businesses Funded
- ✓ Cash Term Loans & Bank Lines of Credit
- ✓ Low Monthly Payments
- ✓ Apply In Under 2 Minutes
- ✓ No Collateral Required
- ✓ \$5,000 - \$500,000 Fast Funding
- ✓ Will Not Affect Credit Score



Step 1

Fill out a quick form
about your needs



Step 2

Pre-Approval
within 2-24 hours



Step 3

Receive Funding in
as little as 5 days

HOW DO WE DO IT?

- ▶ We track 100's of different credit unions, banks and lenders and know what's working.
- ▶ We do 1000's applications each month and stay on top of changes.
- ▶ We know every lender, what credit bureau they look at and who they lend to.



REQUIREMENTS

680+ Personal Credit Score.

Filling out this form Will Not Affect Credit Score.

Funding for Any Reason Pre-Approved in 24 Hours

Whether you're in need of personal funding or startup funding, Circulation Capital can help! We offer a wide range of unsecured loans so you can get the capital you need for anything you want. All you have to do is fill out the application to get started. It's straightforward, hassle-free, and quick. We'll just ask for some basic information about you, how much funding you need, and for what purposes you want to use it. You'll hear back from us within just a few days regarding the status of your application. If you're accepted, you'll have the funds quickly.



680+ SCORE FUNDING PROGRAM

- Funding Program Highlights:
- Get funded anywhere from \$20,000 up to • \$250,000 with your good score
- Obtain your funds as early as 10 days
- Revolving lines of credit with only a one time success fee
- Unlike Most Lenders,
- We Do Not Require The Following:
- Income documentation
- Verification of employment
- Business plan necessary
- Many banks offer 0% APR for 12-18 months

Our Fees:

- No Upfront Fees
- No Application Fees
- One Time Backend Success Fee of 15%

QUALIFICATIONS PERSONAL FUNDING

- Funding Program Highlights:
- \$20,000 to \$250,000
- Funds as early as 10 Days
- Revolving lines of credit with only a one time success fee
- No income documentation
- No verification of employment
- No business plan necessary
- No upfront fees
- No application fees
- Personal Funding Requirements
- (these are flexible depending on other factors):
- A minimum of 3 open, seasoned, primary revolving lines, not authorized user accounts
- A minimum 680 credit score (unless client or family member is active or retired military)
- No more than 4 Inquiries per bureau
- Bankruptcy must be over 5 years
- Recent late payments, judgments, liens, etc. are on a case by case basis

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FUNDING PROCESS

We provide quotes based off our experience. All we need for a quote is a 3-bureau credit report. We accept CreditCheckTotal.com or Equifax.com reports. Quotes are provided within 48 hours.

Once client turns in their Submission Package (app, contract, dl, ss card, utility bill), file will go into file prep status. We have a 24 hour prep time prior to bank submission.

Client will be contacted by email and phone by their assign Account Manager. The call will cover all the details of the process. We will not submit to banks until this call is complete.

Approvals take anywhere from 1 hour to 10 days, depending on if they come back automated or go to a pending status.

Once each card is approved it is shipped and received within 2-10 business days.

Our service fee is due within 24 hours of receipt of each approved credit line.

Some credit lines do offer a 0% APR for the first year.

If client needs to liquidate funds, we can provide tips but cannot do this for them. We also do not guarantee that any/or all lines may be liquidated.

MILITARY FUNDING PROGRAM

Funding available for Military, Department of Defense, or Civilian Employee Affiliated.

We can fund on scores as low as 620!

Up to \$100,000 in Military Funding alone!

All Cash Accessible lines including Personal Loans, and Lines of Credit

Who Qualifies?

Self, Spouse, family member or Roommate who is Active, Retired, or Receiving compensation from Military or DOD will qualify you.

How does it work?

Military personnel, veterans or service members applying for themselves will be connected to get membership with our military banks, then we will take care of the rest.

For individuals with military affiliation, or family members, the one who is military affiliated will need to get membership with our military banks first, and then share the benefit with the client (further instruction will be provided).

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