

# SBA Backed Loans are Available for Small Business, You Better Move Quickly and Be Prepared

*Loans Available Until  
December 31, 2009 or Funds Run Out*



**Need a loan to grow your business and want to take advantage of this amazing opportunity, QT Enterprises is your best shot at getting it.**

With a limited amount of time and a finite amount of funds available you can't afford to make mistakes.

Small business owners are typically not properly prepared to ask for a business loan and are therefore often turned down or receive only a portion of the funds requested. The SBA is guaranteeing up to 100% of a loan for properly prepared requests from credit worthy businesses over 6 months old. There is no reason for a credit viable business owner not to apply for a bank loan. You have a good use for the funds and a well thought out plan to grow your business.

## **NOW is the Time to Apply for a Loan**



If you're asking yourself will I get approved, please read on as there are 2 key parts to the answer.

### **1. Viable small businesses meeting these minimum qualifications will be eligible:**

- 720 credit score on all owners of the business.
- Business is over 6 months old and operating in Michigan.
- Have collateral to pledge i.e. accounts receivable, equipment with realistic estimated value, personal property (home equity or investment properties).
- Current Debt to Income is less than 45%.

### **2. Those equipped with a complete, properly prepared loan package including these 4 elements have the best chance for approval:**

- Purpose of the Loan
- Full Disclosure of Debts
- Full Business Plan with Marketing Plan, Management/Organization Chart and Financial Statements.
- Loan Application

## **The QT Difference**

We will **make sure you are completely prepared** to get approval for your loan and just as important, be able to implement the strategies in your growth plan quickly so you can take your business to the next level.

Your Bankers Packet will be expertly prepared **before** you go to the bank, any bank in the state of Michigan.

The QT Loan Preparation team possesses years of experience at getting loans approved. Who better to have in your corner than ex bank Loan Officers and Underwriters when preparing to meet Loan Officers and Underwriters. *Continued on back.*

**When your Loan Officer asks if you're prepared; just say yes and relax.**

**Call 248-233-4071  
or 866-297-6210**

**50% Money Back Guarantee**  
**www.QTEnterprises.net**



# QT Enterprises Will Help You Prepare Call 248-233-4071

## The QT Difference cont'd.

Our QT Loan Coach will conduct an assessment of your needs and with the QT Loan Preparation team determine viability of success. They will continue to work with you during the Banker's Packet development and through to a successful loan. **Approach your lending institution with confidence** by being absolutely correct with your paperwork.



## Your QT Bankers Packet Preparation Service Includes:

1. SBA Qualification Checklist
2. SBA Loan Application Assembly
3. Business Plan
4. Reviewed by a former Personal Banker
5. Reviewed by a former SBA Underwriter
6. Coaching for Bank Meeting

Regular Total Price: \$7500.00

Stimulus Price **Save 33%** \$5000.00

**QT Loan Preparation;**  
**"You can take it to the bank, any bank."**

## Contact Information:

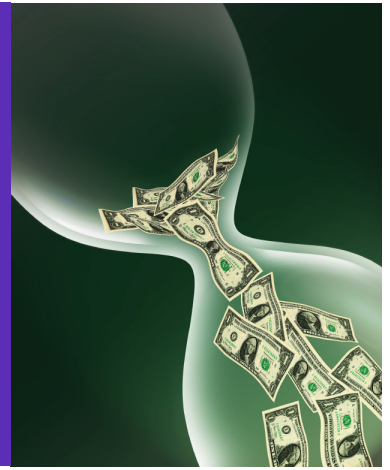
Ask about our QT Seminars and QT Lunch 'N' Learns for your business or group.

**QT Enterprises Inc.**  
**248-233-4071**  
**866-297-6210**  
**NBL@qtenterprises.net**

2000 Town Center,  
Suite 1900  
Southfield, MI 48075



**Loans Will ONLY  
Be Available Until  
December 31, 2009  
or Funds Run Out.  
APPLY NOW**



## 50% Money Back Guarantee

We are so confident you will get your funding (assuming you meet our minimum underwriting criteria) we offer a money back guarantee. To qualify for the 50% money back guarantee you must:

- Meet our minimum credit criteria of 720 or above on all bureaus.
- Business must be at least 6 months old and operating in Michigan.
- Must have some collateral to pledge to your lenders of choice.
- You must apply for your business loan at 3 banks.
- If you are declined from at least 3 lending institutions you must also apply for a microloan. If that fails, you will receive a 50% refund for the cost of QT Enterprises preparing the Bankers Packet. At the very least you will still have an extensive plan of action and tools necessary to grow your business quicker.

## Testimonial

Thank you for being so helpful and persistent during the entire loan process. I received my **FIRST** business loan (over \$60k) after being in business for a few years. *Chris Keyes, Keyes2Safety Inc.*

## QT Aftercare

QT stays in touch with our clients offering additional services and assistance in obtaining further loans to aid company growth.

Other QT Services Available:

1. Full Marketing Plans
2. Marketing Services and Coaching
3. Operations Plans and Coaching
4. HR Services and Coaching
5. Improve Credit Worthiness

For more information visit  
[www.QTEnterprises.net](http://www.QTEnterprises.net) or  
call 248-233-4071