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Last update 2/20/2020 by KHJ  
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## **PROSPER SYSTEMS' and ASSOCIATES' CURRENT LENDING PREFERENCES**

Current Preferences for the Lending organizations to which we consult:

- *Locality:* US, Canada, Americas
- *Industries:* High-Tech, Clean-Tech, Bio-Tech, Patented IT, Entertainment, Oil and Gas, Real Estate, Mining
- *Amount:* us\$500K - \$100M+
- *Types of Loans (Note, Line of Credit, SBLC, BG, Convertible Note, ...):* all
- *Collateral Preferred (Signature, Cash Flow, Real Estate, Equipment, Equity, ...):* all
- *Source (Individual, Private, Family Office, Bank, SBA-Qualified, ...):* all
- *Loan basis (LTV, LTC, ...):* LTV and LTC
- *Loan Basis (% - range):* 60%-90% (special arrangements to 100%)
- *Interest (% , per year - range):* 4-15% (high-end based only on assets, and usually short term)
- *Term:* 1-30 years (low-end if based only on assets)
- *Initiation/Consulting Fees (% of loan paid - range - in advance or with draws):* 2-6%, some payable as drawn
- *Origination Fees (% of loan paid - range - in advance or with draws):* 1-3%, at closing
- *Total Loan Fees (% of loan - range):* 4-8%
- *Stage of Development (Concept, Pre-Production, Production, Growing, Mature):* Pre-Production through Mature
- *Advice Availability from the Lender (Low, Medium, High):* Low (Medium from Prosper Systems)
- *Required Documentation (Brief,\* Exec Summary, Pitch Deck, Business Plan, Financials - type, age, #, Projections -type, Appraisal - age, ...):* Brief, P&L, recent month Financials and less than 3-month Appraisal on collateral
- *Application Procedures (Intake Form, Phone Meeting, Video Meeting, Face-To-Face Meeting, ...):* Intake form and documentation, then phone meeting or if close, face-to-face meeting, then additional meetings

### **VERY IMPORTANT**

Neither Prosper Systems, LLC (PS), nor its Founding Member, Kenton H Johnson, are licensed Real Estate or Lending Brokers, Securities Dealers or Investment Advisers. However, PS has an Attorney on its [Team](#), as well as works closely, engages and will have other Licensed individuals or firms on its Team. PS makes no warranties or representations as to the quality of an opportunity, the integrity of the Buyer, Owner or associated Collaborators, or the value of a given transaction. PS is acting only as Collaborator with Buyers, Owners or their Collaborators. All due diligence is the responsibility of Buyers, Owners and their Collaborators.

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Kenton Johnson <[LendingPreferences@ProsperSystems.biz](mailto:LendingPreferences@ProsperSystems.biz)>, Founding Member, [Schedule a Call](#) (with Video options)

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