



FAQ's

1. How long will it take to get funded?

- a. Funding depends on the execution of the term sheet and delivery of the binder deposit and due diligence fee.
- b. Generally, after appropriate fees and deposits are received by Blue Table Investments, we fund on average between 45 and 90 business days.

2. Why are we being asked to send a binder deposit?

- a. The binder deposit will serve as the asset to secure the funding date and initiate the in-depth underwriting process.
- b. The binder deposit will be held by a third-party financial institution and out of reach by both parties until the loan has been funded.
- c. After funding the loan, 50% of the binder deposit can be used to pay down the loan.
- d. When the loan has been paid down to 80% of the approved loan the remaining amount minus any fees can be returned to the client.
- e. All clients will sign a collateral assignment agreement to ensure transparency. This agreement drafted by our attorney's describes in detail the responsible parties, obligations, and ownership regarding funds in escrow.

3. Why are we being asked to send a non-refundable due diligence fee?

- a. The due diligence fee is capital used to execute our internal review at Blue Table Investments in addition to an external review by our legal representation at our National Law Firm.

4. Is the term and rate fixed for the life of the loan?

- a. Yes, both the rate and term are fixed unless the existing loan is modified.

5. Do we have balloon payments on our loans at Blue Table Investments

- a. No, all our loans are fully amortized unless a provision is included during which our client will execute an addendum providing them with details before closing.

6. Do you pull personal credit reports on the guarantors of the company requesting funding?

- a. We will initiate a soft pull (no impact to your FICO score) on all guarantors who have 20% or more ownership stake of the organization.

7. Do you pull business credit reports?

- a. Yes, we will pull your business credit score and report to check the financial health of the company borrowing the funds.