

South End Capital Offers Merchant Cash Advance Holders a Better Option

\$2.3 billion balance-sheet lender answers the call of small business owners burdened by onerous daily and weekly payment advances

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/EINPresswire.com/ -- South End Capital a division of Stearns Bank N.A., a nationwide commercial lender and tech-enabled business, real estate, and equipment finance platform, has come to the rescue of small business owners seeking an economical [alternative to costly merchant cash advances](#). In addition to affordability, the ease of South End's program is what makes it appealing—as often no tax returns, hard collateral, or financials are required and funding can be delivered via a streamlined application process in hours.



Merchant Cash Advance Holders Can Access 10-Year Financing Starting at Prime + 4.5%

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Noah Grayson, President of South End Capital

Leveraging a decades long track-record as a nationwide business lender, South End Capital is actively funding a loan program that enables eligible business owners with existing merchant cash advances access to affordable working capital. "Many merchants holding cash advances are shutout of affordable financing, are only able to obtain other business advances, or are relegated to debt negotiation products that can leave a business in worse shape," said Noah Grayson, President of South End Capital. "Our program is not a gimmick, but a low-rate, 10-year monthly payment loan that as a \$2.3 billion regulated bank, we are able to offer qualifying business owners to help them right-size their path to growth."

Not everyone will qualify for a South End Capital streamlined business loan, but its program is devised with simplicity and speed in mind. Additionally, although funds are provided as working capital, merchants must have an on-time payment history for existing debt and the funding amount cannot exceed \$25,000.

Interested borrowers can [complete a quick financing inquiry form](#), and if eligible, will be provided a link to a short application that can be completed and signed electronically. From there only a few remaining items are collected and evaluated before approval and funding. The following parameters outline South End Capital's business working capital program:

- Most Businesses Considered
- 725+ Business Owner Credit Minimum
- 4+ Years Minimum Time in Business
- Rates Start at Prime + 4.5%
- Monthly Loan Repayment
- 10-Year Fully Amortizing Loan Terms
- No Prepayment Penalty
- Funding in Hours

South End Capital does offer merchants holding cash advances other loan products up to \$5 million, when businesses are in operation for 2+ years and business owner credit is 650+, but additional documentation and collateral will be required.

To see if you are eligible for affordable and fast business working capital financing, you are invited to contact South End Capital directly at southend@stearnsbank.com or visit <https://southendcapital.com>. Additionally, South End Capital [welcomes partners](#) of all kinds and offers competitive compensation, a co-branded webpage and referral link, 24/7 lead tracking, automated status updates, marketing resources, and API integration and private-label options for high-volume relationships.

ABOUT SOUTH END CAPITAL

Founded in 2009 as a nationwide, non-conforming commercial lender, South End Capital became a division of Stearns Bank N.A., a \$2.3 billion financial institution, in June of 2021. Our innovative balance-sheet lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. South End Capital's tech-enabled platform and premier customer support offers equal access to industry-leading conventional and alternative equipment, real estate, and business funding.

South End Capital a division of Stearns Bank, N.A.
Equal Housing Lender
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