

South End Capital Launches Lightning Fast Stated Income SBA Express Program

Preferred SBA lender releases small business working capital program that offers funding in hours without tax returns or financials

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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 announced its innovative new [SBA Express](#) program that enables businesses access to affordable working capital financing up to \$25,000 in hours.



Boost Your Business With a Fast and Affordable SBA Express Loan

SBA financing has always offered appealing terms to small business owners, but the program has been stigmatized by lengthy closing timeframes and voluminous amounts of paperwork. South End Capital's new streamlined SBA Express program not only slashes funding timelines from months to hours, but only requires the completion of a small handful of concise forms, and often does not require that borrowers provide hard collateral, bank statements, tax returns, or financials. "With the release of our SBA Express program we have revolutionized the way small businesses access working capital. No longer must businesses seeking low documentation and/or fast working capital pay exorbitant

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Noah Grayson, President of South End Capital

merchant cash advance fees or above-market interest rates," stated Noah Grayson, President of South End Capital. Businesses are eligible for the following terms under South End Capital's SBA Express program:

- Rates Start at Prime + 4.5%
- Monthly Loan Repayment
- 10 Year Fully Amortizing Loan Terms

- No Prepayment Penalty
- No SBA Guarantee Fee
- Funding in Hours

Interested borrowers can [complete a short financing inquiry form](#), and if eligible for SBA Express financing, will be provided a link to a streamlined 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 expedited SBA Express program:

- Financing for Working Capital or Equipment
- Most SBA Eligible Businesses Considered
- 725+ Business Owner Credit Minimum
- 4+ Years Minimum Time in Business

South End Capital hopes to offer larger SBA Express financing sizes and relax its eligibility requirements down the road, but the lender does currently offer other loan options up to \$75 million and financing for borrowers with credit down to 550 and/or in operation for less than a year.

To see if you are eligible for lightning fast SBA Express 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
Member FDIC

Noah Grayson
South End Capital
+1 320-202-6106

[email us here](#)

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