

# South End Capital Begins 2024 with Significant Financing Program Updates

*Innovative lender and tech-powered loan marketplace announces more flexible parameters to business financing programs.*

ST. CLOUD, MINNESOTA, UNITED STATES, January 17, 2024

/EINPresswire.com/ -- South End Capital, a technology and partnership-focused division of Stearns Bank N.A., has streamlined its business loan programs and processes to kick off the 2024 production year and expand capital access to small businesses. The \$2.2 billion direct lender and tech-powered marketplace has expanded its comprehensive financing solutions to include faster access to funding, and more options for small businesses turned down by other lenders.



South End Capital Announces BIG 2024 Program Updates!

South End Capital's Innovative Programs:

(view more program details here: <https://southendcapital.com/programs/>)

\* **FAST CAPITAL** (expedited financing for small businesses)

- \$1,000 to \$500,000+
- No Min. Credit Score
- Competitive Financing Rates
- No Collateral Required
- Streamlined Underwriting
- No Min. Revenue Required
- No Min. Time in Business
- Most Business Types Eligible
- Nationwide Financing
- Same-Day Funding Available

\* [BUSINESS LOANS](#) (affordable non-bank SBA and conventional business financing)

- \$500,000 to \$15 Million
- Nationwide Financing
- 650 Credit Score Min.
- Competitive Interest Rates
- Monthly Loan Payments
- 5- to 25-Year Loan Terms
- Flexible Underwriting
- Most Businesses Eligible
- No Prepay Penalty Options
- Expedited Funding Available

\* [EQUIPMENT FINANCING](#) (fast, bankable, and custom-tailored equipment financing)

- \$5,000 to \$5 Million
- Custom Payment Options
- Competitive Pricing
- Up to 10-Year Terms
- Dealer & Private Party Sales
- Nationwide Financing
- 0% Down on Purchases
- Startup Terms Available
- Same-Day Funding Available
- NEW and USED Equipment

Businesses of all types and sizes may be eligible for financing through South End Capital and its innovative programs. For details on South End Capital's programs, visit <https://southendcapital.com/programs/> or contact Matt Naughton at [matthew.naughton@stearnsbank.com](mailto:matthew.naughton@stearnsbank.com) or (320) 258-4828.

## 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 \$2.2 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.

Member FDIC | Equal Housing Lender

Financing may be offered through Stearns Bank, N.A. or other third-party lenders. Neither South End Capital nor any lender makes any commitment to lend, representation or guaranty of any person's eligibility for financing. Requested financing is subject to approval by the lender, and if

applicable as to government-backed financing, the U.S. Government. South End Capital makes no commitment or guaranty as to the amount of referral fees, the timing of payment of referral fees, or other income payable under the South End Capital Referral Partner program. All programs, offers, and promotions, implied or stated, are subject to change or cancellation without notice.

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