



Blue Clover Financial's Money Code



# Money Code

## Thank You For Attending!

We hope to impart something new and of value to you.

Additionally, if it is a good fit to work together, we look forward to adding value to you and your future endeavors.

Thanks for attending!



# Money Code

**Introduction: Anthony Ricciardo, Founder**

**An Outline of My Background...**

**Good & Bad**

At the end of this presentation, I will ask you to contact us by filling out the form at the following website. If you do, you will get a FREE one-on-one consultation from me personally over the phone:

**[GetStarted.BlueCloverFinancial.com](http://GetStarted.BlueCloverFinancial.com)**

**“When you realize that no one really knows what they are doing and that everyone is doing the best they can according to their own level of consciousness, life gets a lot easier.”**

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## Introduction: Anthony Ricciardo, Founder

**Background:** Real Estate Investing Wholesaler



- 2001 - Atlanta Real Estate
- 2003 - Huge Success
- 2006 - New Construction & Hard Money Fund **FAILURE & LOSS\*\***
  - \*\***Pivotal Moments** – loss, divorce, foreclosure, bankruptcy, death
- 2008 - Re-entered the Real Estate market in South Florida
- 2010 - Left Real Estate Feeling **BEATEN**
- 2012 - Re-entered Real Estate as a Hard Money Lender in Las Vegas and discovered a Niche to sourcing the funding
- 2013 - Refined Lending Products and Established a Solid Team of Professionals, known as **Blue Clover Financial**

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## Useless Fun Fact

This was a fun and completely useless experience, but I appeared on the [Steve Harvey Show in early 2014...](#)

To watch the clip,



You will have to stay to the end of the Webinar...

I will provide you the link & a phone number to reach me.



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## What is Blue Clover Financial?

A branded division of ALR Consulting, LLC, a Georgia company that assists Small Businesses in obtaining the capital needed to operate their business.

It's a great alternative to achieving **Start-Up Capital** for businesses or obtaining **Working Capital**, when banks say NO.

## Two Primary Products/Services

1. **Unsecured Business Lines of Credit** (credit score driven)
2. **Bank Statement Financing** (for businesses with over \$10k per month in gross revenue)



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## What are Unsecured Lines of Credit?

These are a group of loans similar to a credit card that allow your business to enjoy:

**No Upfront Fees!**

**Funding in as Fast as 10 Business days (usually 3-4 weeks)**

**No Income Documentation Required**

**Rates Start as Low as 0% from 6-24 months**

**Typical Blended Rates are Approx 9.99%**

**Funding up to \$180,000 \*per borrower**

**No Prior Operator Experience Required (great for startups)**

**100% Uncollateralized (signature based)**



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What's the Secret? What's the "Code" you cracked?

Our Money Code secret is not just our relationships with over **TWO DOZEN** lending sources and private banks, but the way in which we package the loans.

We know in great detail, from a lot of practice, what the lenders are looking for and how to present your situation to get an approval. That's the secret code we have cracked!

This Money Code is currently funding roughly **\$2.5 Million** in loans each month. So, we know it works!

**We say YES, when others say NO!**



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## How does it work?

Our business lines of credit product is unique because it is specific to your credit profile. We **ONLY REQUIRE** a short profile and **YOUR SIGNATURE**. Even if you think your credit is less than perfect, we can work with you and recommend some trusted sources to help you achieve funding with a little time and effort. You can even use a **Credit Partner** to help you. They do not need to be part of your business.

Other sources of business lines of credit like from your local bank or a loan from SBA have hefty requirements, such as, tax returns, last 6 months of bank statements, income verification, profit & loss statements, and details on how you advertise.

Luckily for you, we **DO NOT NEED ALL OF THIS DETAIL!**



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## What Are We Looking For?

In the most ideal scenario, we are looking for a credit score of 720+ with some indicating factors that include depth of credit. We also look at how much credit exists and for how long its has been on the credit profile.

**If the credit profile does not meet these requirements, we have resources our clients may use to get their credit profile up to par.**

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## What Does Funding Look Like?

Once our underwriters have a complete package and proper credit profile, **funding can happen in as little as 10 to 14 business days, but usually takes 3-4 weeks.** This phase is called liquidation and converts the credit lines into available CASH in your business checking account.

Funding occurs with multiple credit lines in the form of both business lines and personal credit lines. Typically, the lines come with an introductory period that is **interest free for 6-24 months.**



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## What Will My Interest Rate Be?

After the introductory rate, the adjusted blended (average) credit line **interest rates will be at 9.99%**. Some will be a little higher and some will be a little lower, but your blended rate should not exceed 9.99%.

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## How Much Credit Can I Get?

The credit borrowers with credit score in the mid to high 700's, with an established credit profile, can obtain as much as \$180k+.

An average borrower with a credit score of around 720 can obtain somewhere between \$100k to \$150k.

We **DO NOT REQUIRE any operator experience**. This is 100% signature based loan that is unsecured, so, we do not require any collateral, as well.



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## Requirements

If you have a business, an EIN number, and intend to use the money for your business, then you meet the general requirements to be considered for our **Unsecured Business Lines of Credit** product.

Don't have a business, incorporate today, obtain an EIN tomorrow and open up a business checking account, and you are ready.

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## How We Work

Fill out our application fully, then we will have our underwriters review the application within 48-72 hours. An approval letter is then issued based on the current credit profile. We also continue to work with the client to meet any specific conditions.

Approval includes the funding amount along with a list of any conditions.

For more information or to get started, please fill out the form at:

[GetStarted.BlueCloverFinancial.com](https://www.getstarted.bluecloverfinancial.com)



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## What If My Credit Score Is Too Low?

We have **3<sup>rd</sup> party credit repair specialists** we work with who will help remove any inaccurate derogatory items. Their success rate is very high.

We also accept credit partners (co-signors) who do not necessarily need to be a company owner.

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## Funding Process (Getting the Cash)

Underwriting takes between 10 to 14 business days. Once this happens, our underwriters walk each client through the liquidation phase. This is when the credit lines are converted into **CASH** in the bank. This entire phase may take between 3-4 weeks.

Once complete, our underwriters move forward with the performance guarantee fee. With us, there are **NO UPFRONT FEES**.

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## Is There A Personal Guarantee Involved?

In terms of signing on the dotted line, you are guaranteeing with your credit profile. **However, there are no assets that collateralize the loan.** Similar to your credit card in your wallet. If you default on the credit line, they may send you some letters, the debt may go to collections, and it may be reported to the credit bureaus. It is important to note that you are not putting up any collateral with the personal guarantee, so, it is unlikely the creditors will come after your home or your car.

To discuss these risks further, you may want to consult with an attorney.

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## How Will This Affect My Debt To Income Ratio?

Whatever your minimum payment is, that will appear on your credit profile. A mortgage lender will count this as your monthly obligations.

**Showing a direct payment from the business to the line of credit will offset this debt and any negative affect.**

Business Lines of Credit will start reporting to Dun & Bradstreet giving your business a Paydex Score.



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Free One-on-One Consultation

I am personally offering you a FREE one-on-one consultation.

In order to take advantage of this offer, you will need to visit this page and fill out the form:



Anthony Ricciardo

[GetStarted.BlueCloverFinancial.com](https://www.getstarted.bluecloverfinancial.com)



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## Promised YouTube Clip

Oh, yeah! I almost forgot....

Here is that clip I promised you. It's a fun clip. Feel free to watch it here:



[ForFun.BlueCloverFinancial.com](http://ForFun.BlueCloverFinancial.com)



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