

Restaurant Financing Special Lines of Credit

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Miami, Florida Oct 3, 2025 (Issuewire.com) - Financing Mistakes To Avoid When Borrowing and Growing Business Revenue:

A. In business for a few months and business loan companies are telling you that you're only qualified for a "merchant cash advance." This is typically very true and Us Trust Business Loans has below market factor rates on bridge capital. A merchant cash advance may not be the best course of action. We have other solutions when our business playbook is followed.

However, Us Trust Business Loans offers a restaurant line of credit if you have been operating for 2 months and have business cash flow over \$20,000. This very specific hospitality line of credit is available on a limited time basis and goes up to \$2MM. Having the right type of business funding available and tailored for your operation is not hype. It's from the heart and core of who we are as a business lending firm. Please review our in-depth Yelp and Google reviews by recent clients who feel the same way.

B. Lack of restaurant capital can inhibit growth. Possibly thinking you only need to borrow for "today" is a misnomer. The restaurant business line of credit is intact and available if drawn upon. You only pay for what you draw. This very specific feature buys you peace of mind in an uncertain industry. Perfect credit is not required for the hospitality line of credit. We go down to a 575 Equifax credit score without any derogatory credit.

C. Unanticipated cash-flow crunches. Borrowing on corporate credit cards is compound interest, compared to simple interest. Don't get sucked into falling for marketing ploys that your interest rate has a cap. Read all the credit card fine print to make sure you don't easily get "overleveraged." Us Trust Business Loans wants you to be in the first position and have you borrow the most amount of capital at the lowest borrowing cost. The business line of credit only charges you for what you utilize/draw. Payments are available in either weekly or monthly intervals and it all depends on what you qualify for.





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