

Selecting The Right Business Loan and Company. Losing Money Is A Choice.

Voted Top 10 Great Rates and Terms

Miami, Florida Sep 5, 2025 (Issuewire.com) - Business lending and capital expert Us Trust Business Loans and Alternative Capital Funding, d/b/a/ announces common mistakes entrepreneurs make when they apply for any type of business funding. Us Trust Business Loans provides affordable capital to qualified business owners with existing business revenue and new businesses without revenue and may be in a start up phase.

Common Mistakes:

1. Dealing with boiler type room companies that have poor client reviews and pass themselves off as "funding managers." They typically have not owned companies in the past and lack experience, yet they claim to know what's best for you? You may be remiss in doing a background check. Being lazy can only complicate your efforts.
2. Borrow the most you can without "overleveraging" yourself when your business revenues are the most consistent. Our business lines of credit only require weekly or monthly payments on the amount you utilize.
3. Get pressured to sign NOW! This is a big decision, and we want you to follow and understand our playbook. You are not buying a used or new car with Us Trust Business Loans. We don't have "sales people or loan jockey of the day type agents." Our approvals are typically valid for twelve to twenty-four hours. We have the right capital for other business owners that are serious and we don't hold stale money.
4. Resist being told exactly what you want to hear. In most cases, you may not know why you don't qualify. Frankly, the person on the other end of the phone may not even call you back to take the time and explain. That's not the case with Us Trust as we are relationship based. If you're looking for a "funding one night stand, please call another company."

We have liberal guidelines and act as a "syndicating lender" on certain transactions where we believe in the clients vision. Our programs, rates, and terms are very attractive and are more suited for the serious business owner that wants to develop a long term relationship as opposed to a "one night business funding." Most lenders in our space sell merchant cash advances, which provide the highest commission in the business for the broker and not the client. Merchant cash advances are suitable for certain specific situations where cash flow can be poor and inconsistent. Additionally, typically young sales agents can "stack" you to the hilt with multiple positions and without understanding what "holdback and factor rates" are you can quickly find yourself out of business based on basic mathematics.

Our factor rates are typically lower than most and a majority of our firm business is based on offering business lines of credit. Be in business for 3 months and have solid cash flow above \$20,000 per month. These lines of credit are available with weekly payments IF you have been in business less than 2 years. Terms are from twelve to thirty-six months. Not all industries will qualify as these are typically unsecured loans and have inherent risk. We thrive on the following fields: Healthcare, Restaurant, Manufacturing, AI, Robotics, Certain types of construction.

These business lines of credit are in demand to the point of there being a 2 day waitlist. *The minimum credit score is 575 with Equifax and there can't be any history of late payments on mortgages, car loans/leases or credit cards in the past 6 months. No open collection accounts or charge offs. We compliment these miracle business lines of credit to Us Trust Business Loans owning: ifundrestaurants.com, Ifunddoctors.com, Ifundrobotics.com, Ifundai.com

You will not be speaking with any AI or "Wolf of Wall Street types" at Us Trust Business Loans and the CEO of the company speaks with every new client before we even consider enrolling you. Primarily, we employ business advisors that like you have owned a company in the past. We are truly here to understand you more. Us Trust Business Loans is a very solution-oriented firm with over twenty-five years of asset based and unsecured business loan experience. Follow our playbook and good things will happen.

Us Trust Business Loans is headquartered in Miami, Florida and was founded by Christopher Yates in 2000. The company enjoys an A rating over Google, Yelp, Trust Analytica, Best of The Web and other major rating agencies. We don't under any circumstances collect up- front fees and adhere to all Federal and State disclosure laws as we lend nationwide. Full blown integrity and transparency is how we operate.

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