

EXPRESS LOAN FUNDING (ELF) PROGRAM

*HELPING COMPANIES ADDRESS
FINANCIAL PRESSURES BY
SECURING SMALL BUSINESS LOANS*



*To see if your company is eligible for this
exciting new loan opportunity,
please contact us today.*

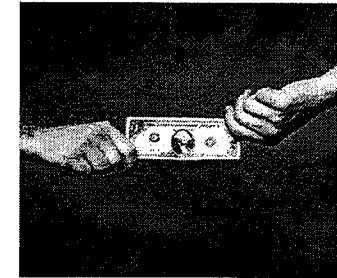
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*HELPING COMPANIES ADDRESS
FINANCIAL PRESSURES BY SECURING
SMALL BUSINESS LOANS*



Loan Opportunity

*Up to \$35,000 Available
Interest Free
Federally-Backed
Generous Repayment Schedules*

Payday Resources
John Benson
801-404-5241
john@pdrutah.com

THE EXPRESS LOAN FUNDING (ELF) PROGRAM

HELPING EMPLOYERS ADDRESS FINANCIAL PRESSURES BY SECURING SMALL BUSINESS LOANS

Opportunity

Tough Economic Times

It's everywhere in the news -- bad news that is, and lots of it... an historically-low stock market, rising home foreclosures and mounting bankruptcies, depressed wages, record-high levels of unemployment. The list goes on and on. In today's challenging economic environment, absent savings or access to alternate financial resources, many companies are struggling daily to stay afloat -- the stressful predicament of how to come up with funds to cover operations.



American Recovery Act

A provision of the February 2009 stimulus bill, the American Recovery Act (ARC), offers businesses under immediate financial stress

2009 RECOVERY ACT



some hope, an attractive option to secure capital — access to loans (up to \$35,000) that carry no fees and interest, to be used to pay down existing debt. Qualifying companies receive generous repayment terms; a borrowing company does not have to begin repaying the loan until a year after it receives the final installment.

Express Loan Funding (ELF) Program

Payday Resources (PDR), in partnership with Gurr CPA, has created an expedited ARC Loan application process. We'll work with you to see if your company qualifies (see criteria at right). If so, we'll then coordinate the application and disbursement process with local banks, putting much-needed money into your company coffers — dollars toward paying down your debt.

Eligibility

Do You Qualify?

Is your business at least two years old? (not a startup)

Have you shown a profit in at least one of those years?

Do you have sufficient cash flow to meet current and future loan payments over a two-year period from loan approval?

Do you carry debt?

- Credit card obligations
- Capital leases
- Notes payable to vendors/suppliers
- Outstanding business loans



Have you experienced recent economic hardship, for reasons such as?

- Loss/reduction in customer base
- Increase in cost of doing business
- Loss/reduction of working capital
- Inability to restructure existing debt due to credit restrictions
- Loss/reduction of employees (intellectual capital)
- Loss/reduction of major suppliers



If you find yourself nodding your head, answering "Yes" in agreement to many of these questions, it's likely you're eligible for ARC Loan help and we can start to work with you to move forward on the loan application process.

http://www.sba.gov/recovery/arcloanprogram/REC_ARCLOAN_ELIGIBLE.html

Timeline

What to Expect, Next Steps

PDR and Gurr CPA staff will devote the necessary time, energy and expertise to help you get the money you need. As part of the loan application process, we will need the following types of information:



- Balances Sheets
- Cash Flows
- Income Statements
- Debt Obligations

We anticipate once we have gathered this, and submitted necessary paperwork to the bank, an approval (or non-approval) decision can be obtained within a few weeks.

A \$750 fee will be assessed for successfully securing an ARC loan.

Time is of the Essence

Banks have pledged to make ARC loans readily available, motivated by their largely risk-free structure and the goodwill generated among the business community. Urgency, however, is recommended. Loan demand is expected to be high. And banks will be limited in the number of loans they can write. The total number of ARC loans available nationwide has been limited to just 10,000. One bank official commented, "We expect to get just an avalanche" of applications. And the head of the SBA's lobby arm noted: "I think there is a vastly large pool of eligible borrowers out there than we're going to be able to serve."



WELLS FARGO

<http://boss.blogs.nytimes.com/2009/06/17/the-little-guys-get-their-bailout-sort-of/>