



American Capital Credit Corporation

Congratulations, you have taken the first step in working your way towards establishing a successful SBA Consulting career. When you start your training and certification progresses you will discover what a wise and powerful decision you made by investing in the Certified SBA Consultant training program. Your income potential is unlimited. There are thousands of business owners right in your local community that need assistance with business expansion, working capital, building purchase and debt restructuring. Nationwide, based on the current SBA size standards, there are 35 million small businesses that are eligible to apply for SBA financing. It does not make a difference where we are, where you are or where the business is located. The SBA is a federal program and is available in all 50 states. We are going to train you to help those businesses.

You are in the right place at the right time. The current administration supports the SBA, the Treasury department has allocated \$30 Billion for the support of the SBA lending market and Congress has recently approved legislation making SBA financing easier to obtain. Conventional types of financing such as stated income loans, home equity lines of credit and revolving lines of credit that business owner's previously relied upon are virtually nonexistent. SBA government guaranteed loans will be the number one method to expand, start or buy a business over the next five to seven years.

During the DVD training we will cover a substantial amount of material. There are six sections in the work book manual "Guide to Success" and ten accompanying instruction DVD's.

**Section 1: Introduction to SBA Financing SBA Financing for Commercial and Business Opportunities  
DVD Disc 1, 2 and 3**

Review the differences between conventional commercial financing and SBA government guaranteed financing, guidelines for the 7a and 504 programs, appropriate uses of the 7a and 504 program, the 6 C's of underwriting, loan package component, clarify the appropriate uses of each program. This portion of the training is approved by the Nevada Real Estate Division for 3 hours of continuing education

**Section 2: The SBA Consultation Process  
DVD Disc 4 & 5: The DVD states to follow along is section three, disregard that statement  
We will be referencing the documents in this section.**

The four forms, SBA eligibility questionnaire, form 159, financing proposal/retainer fee agreement, client contact form; tax return analysis and preparation of cash flow worksheet, credit memorandum and collateral analysis, submission package requirements, the SBA loan application package, (LOI)letter of intent and (LOC) letter of commitment

**Section 3: SBA Underwriting Guidelines Introduction to the SOP 50-10  
DVD Disc 6,7 & 8**

Review the SBA SOP 50-10 underwriting manual, SBA 7a program parameters, SBA loan eligibility, credit standards, collateral, cash flow requirements, insurance issues, business valuations and appraisals, personal guarantees, environmental policies, business acquisition, debt restructuring, new LIBOR basis vs. prime, loan authorization, websites

**Section 4: Business Development for the Certified SBA Consultant:  
DVD Disc 9 & 10**

Business Development and marketing, the role of the SBA consultant, presentation practice sessions, working with scripts and telephone techniques, community workshops, how to find clients, rebuttals, finding needs and providing solutions, working with scripts, determine their finance goals, practice session on proper interviewing techniques, practice sessions on preparation and education, webinars and workshops, building your SBA Consulting Practice

**Section 5: DVD Disc 11 - Consultant Workshop Presentation  
"How to get Your Share of the \$30 Dollar Business Funding Bill"**

**Section 6: The four forms required to be completed by the SBA Consultant and work flow chart.**

This is approximately 12 hours of training. It can be completed in two full days or you can finish it in three hour increments over a four day period. Once you have completed this initial training please call the office at 800-803-0013 we will email you the final exam which is based on the material in the training manual and DVD's. It is a 65 question test and you will need to answer at least 80% of the questions correctly. Once you have passed the exam, the office will send you your Certified SBA Consultant Certificate, and if you have not already done so we will order business cards, set up your email address and have our IT department set up your webpage. We will also email you all of the necessary forms, documents and marketing flyers.

This two day training is just the first step on your path to greater success and more income. Life is filled with challenges and problems. However, a motto I have always lived by is "Adversity causes some people to break and others to break records"!

What will you do with this knowledge after the two day training? Will you sit at home and take no action or will start helping business owners increase their income and save money with SBA government guaranteed financing, will you help someone open a franchise or buy a business, will help a business owner buy their own building or maybe you can assist a veteran or a member of the military community buy a business with the Patriot Express program. If you start to help one or all of these people increase their income we know you will increase yours.

To your success,

*Jeff Hildebrandt*

Jeff Hildebrandt  
Managing Director