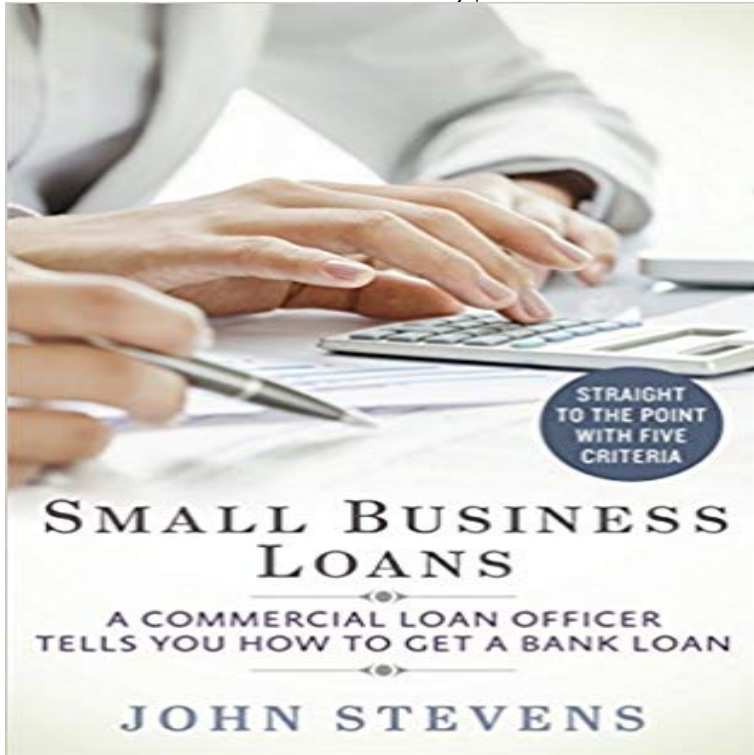


## Small Business Loans: A Commercial Loan Officer Tells You How to Get a Bank Loan: Straight to the Point with 5 Criteria



I am a small business loan officer and currently work for one of the top banks in North America. I have been in my position for a few years and have the privilege to work with experienced senior loan officers. While I could write a hundred-page book discussing the many factors us commercial bankers may consider before giving out a small business loan, I am going to save you the time, speak from experience and discuss 5 main criteria we look at. I would say over 90% of the time a bank cannot provide a business loan, it is due to one of the following criteria below not being met. Therefore, if you meet the below requirements, you are likely to obtain a loan for your business.

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