

Small Business Line of Credit

General Requirements

- Requires personal guaranty from any 25% or more owner with a minimum combined aggregate of 51% ownership.
- Must be in business for 2 or more years.
- Current ownership in place for 2 or more years.
- Physical address required for the business with a domicile in either Dallas, Collin, Denton or Tarrant counties.
- NDBT checking account.
- Business must have less than \$250,000 in existing loan exposure through NDBT.
- Each Guarantor must provide government issues photo ID and copies of two most recent federal income tax returns.

Features

- Advances and payments can be made to and from NDBT checking account through online banking.
- Automatic interest-only payments monthly from NDBT checking account.