THE CONTRACTOR'S FUNDING BLUEPRINT

Get Approved. Get Funded. Grow Your Business.

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FAST APPROVALS | MULTIPLE LENDER OPTIONS | FLEXIBLE FUNDING | FUEL YOUR GROWTH

THE CONTRACTOR'S FUNDING BLUEPRINT

7 Fast, High-Approval Funding Options Every Contractor Should Know

Curated & Vetted by Cornerstone Contracting Services, LLC Access to Capital Division

"Fast Approvals. High Success Rates. Contractor-Focused Funding."

Introduction

Contractors need capital to grow — but banks decline over **80%** of contractor loan applications. They don't understand contractor cash flow, seasonal revenue, or the realities of construction operations. That's why Cornerstone created the **Access to Capital Division**, partnering with a vetted funding platform that connects contractors to **50+ lenders** who specialize in construction financing.

This guide reveals the **7 fastest, highest-approval funding options** available to contractors today — options that don't require perfect credit, long waiting periods, or mountains of paperwork.

Your business deserves access to capital. Your growth shouldn't depend on a bank's misunderstanding of your industry. Cornerstone has created a platform where contractors can seek funding from alternative lenders who are eager to assist and provide funding to help you grow and scale your contracting business.

The platform is called **Business Loan Access – www.businessloanaccess.com.** It is a vetted source by Cornerstone and there are links to that platform within this construction loan blueprint. There you can apply for a loan without suffering any ding on your credit. It is also possible to get access to funds with zero interest up to 18-24 months. This loan alone can create sufficient funds for your company operations, pay off high interest loans or credit cards and have a manageable monthly payment.

You've come to the right place at the right time. We will work with you to get the funding you need.

When the banks say no we're the place to go

Let's begin…

HOW TO USE THIS GUIDE

This blueprint is divided into **three parts**:

1. **Why banks decline contractor applications.**
2. **The 7 fastest funding options for contractors**
3. **How to get approved in 24–48 hours.**

Each section includes:

- A clear explanation
- Contractor-specific benefits
- Approval requirements
- Funding timelines
- A link placeholder for Cornerstone’s funding portal

Use this guide as:

- A funding roadmap
- A business growth tool
- A cash flow planning resource
- A contractor financing reference

WHY BANKS DECLINE CONTRACTORS

Understanding the Problem Before Choosing the Solution

Banks decline contractors because:

- Revenue is seasonal
- Cash flow fluctuates
- Deposits vary month to month
- Contractors often lack "traditional" documentation
- Construction is considered "high risk"
- Banks don't understand job-based income
- Approval criteria are rigid and outdated

This is why contractors need **alternative funding sources** designed for construction businesses.

THE SEVEN FASTEST FUNDING OPTIONS FOR CONTRACTORS

1: WORKING CAPITAL LOANS

Fast Cash for Materials, Payroll & Immediate Needs

Why Contractors Use It:

Working capital loans provide quick access to funds for:

- Materials
- Labor
- Equipment
- Emergency cash flow
- Job start-up costs

Benefits:

- Fast approvals
- Flexible terms
- No collateral
- High approval rates

Approval Time:

24–48 hours

👉 *Apply through Cornerstone's vetted funding link* – Business Loan Access. This is Cornerstone's dedicated website that provides access to loans for contractors. Once you've read the information, just click the yellow apply button and fill in the application. You will receive a no credit ding review and a list of all loans you qualify for.

2: REVENUE-BASED FUNDING

Funding Based on Deposits — Not Credit Scores

Why Contractors Use It:

This option evaluates your **business deposits**, not your credit score.

Benefits:

- Perfect for contractors with inconsistent credit
- High approval rates
- Fast decisions
- Flexible repayment

Approval Time:

24–48 hours

👉 *Access the revenue-based funding option*.

3: EQUIPMENT FINANCING

Get the Equipment You Need Without Draining Cash Flow

Why Contractors Use It:

Equipment is expensive — but essential.

Benefits:

- Low upfront cost
- Affordable monthly payments
- Fast approvals

- Helps contractors scale

Approval Time:

2–5 business days

👉 *Access vetted equipment financing lenders.*

4:LINE OF CREDIT FOR CONTRACTORS

Flexible Funding You Can Draw From Anytime

Why Contractors Use It:

A line of credit gives contractors access to funds **whenever needed**, without reapplying.

Benefits:

- Only pay for what you use
- Helps manage cash flow
- Perfect for emergencies
- High approval rates

Approval Time:

24–72 hours

👉 *Apply for a contractor line of credit.*

5: INVOICE FACTORING

Turn Outstanding Invoices Into Immediate Cash

Why Contractors Use It:

Contractors often wait **30–90 days** to get paid. Invoice factoring converts unpaid invoices into **same-day cash**.

Benefits:

- Immediate funding
- No credit requirements
- Perfect for slow-paying clients

- Helps stabilize cash flow

Approval Time:

Same day

👉 *Access vetted invoice [factoring options.]*

6: BUSINESS TERM LOANS

Longer-Term Funding for Growth & Expansion

Why Contractors Use It:

Term loans are ideal for:

- Expansion
- Hiring
- Vehicles
- Marketing
- Larger equipment
- Business development

Benefits:

- Larger loan amounts
- Longer repayment terms
- Competitive rates
- High approval rates

Approval Time:

2–7 business days

👉 *Access vetted term loan lenders.*

7: CREDIT-BUILDER LOANS FOR CONTRACTORS

Improve Your Credit While Accessing Small Funding Amounts

Why Contractors Use It:

Perfect for contractors rebuilding credit.

Benefits:

- Helps improve credit
- Small monthly payments
- Builds lender trust
- Opens doors to larger loans

Approval Time:

24–48 hours

👉 *Access credit-builder loan options*.

HOW TO GET APPROVED IN 24–48 HOURS

It's simple, quick, and easy. Click here. You will be taken to Business Loan Access, LLC. Don't worry, this is a Cornerstone controlled loan access site.

Check it out and just click on the yellow apply button and fill out the application. No social security number is required. Your credit rating will not be affected. You will be contacted and know what type and amounts of loans are available to you before any additional credit assessment. You **do not** need:

- Perfect credit
- Collateral
- Long tax returns
- Complex documentation

👉 **Apply through Cornerstone's vetted funding link** Receive multiple offers within **24–48 hours**.

SUMMARY: YOUR FUNDING ROADMAP

The 7 Fastest Funding Options for Contractors

1. Working Capital Loans
2. Revenue-Based Funding
3. Equipment Financing
4. Contractor Line of Credit
5. Invoice Factoring

6. Business Term Loans
7. Credit-Builder Loans

The Funding You Need May Be Available Within 24-48 Hours.

Get the Funding You Need — Without the Bank Hassle

Your next step is simple:

👉 **Apply through [Cornerstone's vetted funding link] without any ding on your credit.**

👉 **Receive offers within 24–48 hours – You may be approved for more than one type of loan.**

Apply now!! "When the bank says no, we're the place to go."

Want to speak directly to Cornterstone's CEO, Roy Landers, about how the loan platform works? Click here to book a no obligation call. Just the facts, no sales attempt.

To Your Success,
Roy Landers
Roy Landers