

## 5 Myths Stopping You from Getting Approved for SBA Loans



**\*\*[BoomerBiz Loans Guide Cover Page]\*\***

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**Don't Fall for These Costly Mistakes**

**\*\*Presented by BoomerBiz Loans\*\***

Empowering Your Next Big Acquisition

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## Introduction

At BoomerBiz Loans, we believe small business owners deserve access to funding without confusion, delays, or unnecessary denials. Unfortunately, many entrepreneurs are misled by persistent myths surrounding SBA loans. This quick guide exposes the top 5 myths and shows you how to avoid them-so you can get funded faster and smarter.

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## Myth #1: You Need Perfect Credit to Qualify

**\*\*Truth:\*\*** While SBA lenders do look at credit history, you don't need a flawless score. Many approvals go to borrowers with mid-range credit if the rest of the application is strong.

**\*\*Avoid This Mistake:\*\*** Focus on building a strong business plan and showing cash flow. A solid foundation can outweigh a less-than-perfect score.

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### **Myth #2: SBA Loans Take Forever to Get Approved**

**\*\*Truth:\*\*** With the right documents and lender, you can get funded in as little as 7-14 business days under programs like SBA Express.

**\*\*Avoid This Mistake:\*\*** Work with an experienced SBA loan specialist who knows how to fast-track your file.

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### **Myth #3: You Must Have Years in Business**

**\*\*Truth:\*\*** Startups and new businesses can still qualify for SBA loans, especially if the owner has relevant experience and a strong business model.

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**\*\*Avoid This Mistake:\*\*** Don't count yourself out too early. Focus on preparation and mentorship.

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### **Myth #4: SBA Loans Are Only for Traditional Brick-and-Mortar Businesses**

**\*\*Truth:\*\*** SBA loans support a wide range of business models, including online brands, service-based startups, and franchisees.

**\*\*Avoid This Mistake:\*\*** Think creatively about how SBA funds can be used-equipment, inventory, real estate, even working capital.

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### Myth #5: One Rejection Means You Can't Apply Again

**\*\*Truth:\*\*** A denied application doesn't mean the end of the road. Often, reapplying with minor adjustments leads to success.

**\*\*Avoid This Mistake:\*\*** Partner with a lender who can help repackage and resubmit your application with stronger positioning.

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### Final Thoughts: Ready to Move Forward?

Now that you know the myths, you're ready to take action. At BoomerBiz Loans, we specialize in helping business owners just like you secure SBA funding without the stress.

Visit: <https://boomerbizloans.com>

Email: [info@boomerbizloans.com](mailto:info@boomerbizloans.com)

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**Bonus: Free SBA Loan Approval Webinar**

You've just uncovered the top 5 myths-

Now it's time to learn what actually works.

## 5 Myths Stopping You from Getting Approved for SBA Loans

Join us for a free, live webinar hosted by our team at BoomerBiz Loans, where we walk you through:

- The step-by-step SBA application strategy that works-even with low credit
- Funding success stories and what made them possible
- How to avoid mistakes that delay your application by weeks or months
- Bonus: Live Q&A and early access to our Express Funding Toolkit!
- Save Your Webinar Seat Now

Register at: <https://boomerbizloans.com/webinar>

- Need help or have questions?

Call us at (214) 319-8007 or email [info@boomerbizloans.com](mailto:info@boomerbizloans.com)