**Counsel Pro 2 Unsecured Credit Lines Without Collateral Is It Possible?**

Getting access to unsecured credit lines is a major milestone for any small business owner. However, reaching that milestone has multiple paths, and conventional methods do not always yield the best results.

**Conventional Unsecured Credit Lines**

In the past, unsecured credit lines were accessed through banks and other traditional providers. Unfortunately, banks have been raising their own requirements, making access to unsecured credit prohibitive for small business owners. Interest rates are very high, and traditional channels require entrepreneurs to put up some form of collateral (real estate, vehicles, equipment, etc.), which almost defeats the purpose of maintaining a line of credit.

**The Long Road**

The other method of getting unsecured credit lines starts off with very basic secured credit. This form of working capital is tied directly to the amount in the business bank account, which means there is a low spending limit. As business owners use secured credit, the business credit ratings will increase, and after a year or so, they will be offered an introductory unsecured line of credit. These introductory unsecured credit lines have low spending limits, higher interest than usual, and can eventually be negotiated so that banks review your business history to see if you can be granted an increase in the credit limit.

**Commercial Finance To The Rescue**

The world of commercial finance offers a solution which sidesteps the bureaucracy and requirements of banks by offering unsecured credit lines to small business owners. These programs for unsecured credit lines are designed for businesses with operating histories of two ears and under. These lines of credit are based more on the potential profitability of a business, and frequently do not require any collateral. The spending limits on these credit lines are scales to revenue, and qualifying is fairly easy. Having access to unsecured credit lines gives small businesses an extra capital resource without having to resort to traditional traditional bank loans or placing debt on the balance sheets. On top of it all, having access to this type of financing allows businesses to increase their credit ratings significantly in a short period of time.

**Find Out More**

If your business could benefit from unsecured credit lines, call CounselPro Lending at 1-888-292-3322. We will give your business a no-obligation consultation so we can help find the right financing solutions to ensure continued growth and success.