

# COLLATERAL

An asset pledged as security for repayment of a business loan

## Loans with Collateral

### SECURED

- Less risk to lender
- Lower interest rates
- Larger loan amounts
- Longer repayment

## Loans without Collateral

### UNSECURED

- More risk to lender
- Higher interest rates
- Smaller loan amounts
- Shorter repayment

## COMMON TYPES

Real Estate  
(Most common)



Equipment



Inventory



Accounts  
Receivable



Cash or  
Securities



In the event of a default, the lender can take ownership of the collateral.

# Credit And Collateral

**Daniela Niemeyer**



**Credit And Collateral:**

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