



Jaffe Capital Box Guidelines

Submit to: Zevi@JaffeCapital.com and Deals@JaffeCapital.com

Premium 1st/2nd Position (A):

- **Term Range:** 12-18 Months
- **Buy Rate:** 1.25 / 1.29
- **Max Upsell:** 1.33 / 1.38 Paying 8
- **Monthly Rev:** 100k+
- **Credit:** 600
- **Max Funding amount:** 1M
- **Minimum Deposits:** 5
- **Minimum TIB:** 2 Years
- **Restricted SIC's:** Trucking, Farms, See Below

Standard 2nd/3rd Position (B):

- **Term Range:** 7-12 Months
- **Buy Rate:** 1.30
- **Monthly Rev:** 40k+
- **Credit:** 600
- **Minimum Deposits:** 5
- **Minimum TIB:** 1 Year
- **Max Funding Amount:** 1M
- **Restricted SIC's:** Construction, Trucking, Farms, See Below

Restricted SICs: Trucking/Transportation/Hauling, Auto Sales, Law Firms, Real Estate, Adult Entertainment, Cannabis, Construction (After Premium 1st/2nd Position), MCA Sales, Mortgage brokers, Investment firms, Wholesale in CA, Solar (High Risk)

We do not fund in Puerto Rico, Hawaii. CA,VA,UT,NV Deals are subject to disclosures/addendums/Revised Branding on Funding Contracts.

Jaffe Capital Underwriting Guidelines:

Submissions Must Include:

- *Last 3 months of bank statements for all business accounts*
- *Signed Application (Dated within the last 30 calendar days)*
 - *Must have signatures from all majority owners and making up at least 51% ownership*

Underwriting Criteria:

- *Must*
 - *Be located within the US (Cannot fund Puerto Rico / Hawaii)*
 - *Be in business for at least 12 months*
 - *Have credit score above 500*
 - *Have monthly revenues of \$40,000 or greater*
- *Must not*
 - *Have any prior judgments from an MCA company (even if they've been satisfied)*
 - *Have a discharged bankruptcy within the last 2 months*
 - *Have a dismissed bankruptcy within the last 6 months*
 - *Have more than 5 NSFs per month*
 - *Have more than 5 days with ending balances below \$500*
 - *Have more than 5 bounced payments on their current MCA positions (or more than 2 if MCA payments are made weekly)*
 - *Have more than 5 current positions (we can consider funding as a 5th position or more on a case by case basis)*

Restricted Industries:

- *Charities / Non-Profits*
- *Religious Organizations (Church, Synagogue, Mosque, Etc...)*
- *Collection Agencies*
- *Debt Consolidation*
- *Bail Bonds*
- *Financial Institutions & Credit repair agencies*
- *Adult Industries (Dating Services, Pornography, Etc...)*
- *Law Firms*
- *Drug Paraphernalia*
- *Auto Sales*
- *Cell Phones*
- *Pawn Shops*
- *Real Estate*
- *Property management*
- *Gas Stations***
- *Recycling Services*
- *Pool contractors & maintenance*
- *Interior Design*
- *Solar Panels / Installation*
- *Wholesalers in California*
- *Clothing stores in California*
- *Import/Export in California*
- *Agriculture*
- *Equestrian / Racing stables*
- *Assisted Living / Senior Care Facilities*
- *Fast food franchises*
- *Cannabis*
- *Staffing*
- *Construction*
- *Trucking*