



Deal Submission Guidelines



Offer Guidelines

Deal Range: \$10k - \$150k

Funding Speed: Same day

Buy Rate : Start as low as 1.10

Term : 4 to 12 months

FICO Score: 500 Minimum

Bank Statement Requirements: 3 Months

NSFs: Average of 6 maximum over prior 3 months

Negative Days: Average of 5 maximum over prior 3 months

Current Fundings: Will pay off up to 2 other fundings (\$40k max)
Net 60% Rule

Liens: State liens <\$20k must be paid off
State liens \$20k-\$50k must be in payment plan
Federal liens >\$100k must be in payment plan

Bankruptcies: No open BK's & must be discharged at least a year prior

Business Status: Must be open and operating via Secretary of State

** Given current economic environment, Lendr maintains these guidelines as directional and subject to modification

What to Submit

+ Signed Application

+ 3 months of bank statements sent to
isosubmissions@lendr.online

Conditional Stipulations

+ Business License

+ Tax returns & most recent year-end financials
(fundings > \$150k)

Contact Us:

312-883-2163

isosales@lendr.online

lendr.online

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Rate Cards

Gold				Silver				Bronze			
Term	Buy Rate	Max Upsell	Sell Rate	Term	Buy Rate	Max Upsell	Sell Rate	Term	Buy Rate	Max Upsell	Sell Rate
6 months	1.16	17 pts	1.33	6 months	1.21	15 pts	1.36	6 months	1.27	12 pts	1.39
7 months	1.17	17 pts	1.34	7 months	1.22	15 pts	1.37	7 months	1.30	12 pts	1.42
8 months	1.18	17 pts	1.35	8 months	1.23	15 pts	1.38	8 months	1.33	12 pts	1.45
9 months	1.19	17 pts	1.36	9 months	1.24	15 pts	1.39				
10 months	1.23	17 pts	1.40	10 months	1.28	15 pts	1.43				
11 months	1.25	17 pts	1.42	11 months	1.32	15 pts	1.47				
12 months	1.27	17 pts	1.44								

ISO Prepay Discounts	Factor Rate + Upsell
1 month	1.10
2 months	1.11
3 months	1.12
4 months	1.13
5 months	1.14
* Max prepay must be < 40% of term	

Trucking

- + Minimum \$75k revenue / month
- + Minimum of 5 trucks

Prohibited Industries

- + Adult entertainment
- + Auto & Auto repossession / truck dealers
- + Bail Bonds
- + Bridal shops
- + Check cashers
- + Collection agencies
- + Credit and debt repair / counseling
- + Escort services
- + Cannabis / CBD
- + Gambling / Gaming
- + Real Estate Investments
- + Gas stations & mix industry gas
- + Kiosks
- + Mining/Oil
- + Non-profits
- + Pawn shops
- + Places of worship
- + Publicly traded companies
- + Financial Services
- + Auto Sales
- + Properly Management

Bronze Industries

- + Accounting Firms
- + Ambulance, transportation, bus & taxi companies
- + Chiropractors
- + Fishing charters
- + Consulting
- + Insurance
- + Mail / telephone order
- + HVAC, electricians, plumbers
- + Nail salons
- + Swimming pool / spa dealers & service
- + Roofing / Siding
- + Marketing

Questions?

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312-883-2163
lendr.online



Deal criteria for bronze businesses:

- + Max Funding \$75k
- + All bronze industries may be subject to tier increase (Silver / Gold)