



TIME IN BUSINESS	12 Months
FICO	Above 550
POSITIONS	2nd positions +
MONTHLY GROSS DEPOSITS	40k
TRUCKING MONTHLY DEPOSITS	200k
REQUIRED STIPULATIONS	State or federal ID, + Voided Check
DEPOSIT FREQUENCY	5 Deposits
NEGATIVE DAYS/NSFS	4 negative days per month, Overdraft protection preferred
BANKRUPTCIES	None within the last 5 years
TAX LIENS	Yes, payment plan required
JUDGMENTS	If satisfied within reasonable time frame
MINIMUM FUNDING AMOUNT	\$20,000.00
MAXIMUM FUNDING AMOUNT	\$200,000.00
RENT STATUS	Current
BANK VERIFICATION PROCESS	Manual login, or decision logic
MIN TERM	1 month (20 days)
MAX TERM	6 months (120 days)
REPAYMENT OPTIONS	daily/weekly
HARD INDUSTRY RESTRICTIONS	Law, Auto, real estate, and non profit
PREFERRED INDUSTRIES	Healthcare, restaurants, and professional services.
Renewals	Pays full commission
Early pay off discounts	Yes
Syndication options	Yes up to 50%
Submission requirements	4 months bank statements + Application
Month to date	Required after the 14th

*Underwriting parameters are meant to serve as general guide for submissions. Each file is unique and will be considered on a case by case basis despite certain aspects falling outside the minimum requirements