

-\$100k per month minimum monthly rev across the board.

-IF High risk industry type, we usually have a higher minimum requirement--> 2 main industries to keep note of:

Trucking/transportation --> \$400-500k per month min rev (not touching smaller units)

Construction and Construction sub-sics --> \$400-500k per month min rev (not touching smaller units)

-FICO - 550 min FICO (we usually like better credit in general, and you will get better approvals on prime credit deals, but we can get past some sub-par personal credit if there is strong BCR, collectibility, profitability etc.

-Large units- we can go up to \$25mm+, so large deals are always a niche we do well in - we get super super creative on these, so give me a call and we can discuss thoroughly to see what we can structure and do.

-Bi-weekly remits- we do have bi-weekly programs, so keep that in mind if needed to close

-Early pre payment discounts- we are always pretty aggressive with this, so if you need a deal with strong discounts/bridge type situation, definitely give us a shot.

-24 month term loan options available. In order to qualify for term loans, basic guideline is (exceptions can be made depending on the deal):

- \$10M per year minimum revenue.
- FICO score above 700.
- Does not apply to any construction related SIC's nor to trucking / freight nor to staffing nor real estate sales / development.
- 5 yr. minimum TIB.
- Profitable (the profitability needed depends on SIC/situation, but losses will usually lead to disqualification for this program)

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