



# UNDERWRITING GUIDELINES

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Thank you for signing up with Square Advance! We're excited to partner with you and help your clients secure the funding they need to grow their businesses. Please find below our underwriting guidelines, which provide a clear overview of the industries we serve, revenue requirements, credit score requirements, and other key factors we consider when evaluating potential deals.

## Preferred Industries:

- Medical
- Dental
- Chiropractic
- Restaurants
- Retail
- Service industries (e.g., HVAC/plumbing)

## Non-Preferred Industries

- Real estate
- Logistics/trucking
- Auto sales
- Staffing
- Investments
- Smaller construction (under \$200k)
- Consulting (under 100k)
- Roofing

## UT & VA are currently restricted

We specialize in providing merchant cash advances, with factor rates between 1.35 and 1.499. We offer daily as well as weekly repayment options, with terms ranging from 60 days to 32 weeks. While we typically prefer second position funding, we may consider first position deals on a case-by-case basis. We have a minimum revenue requirement of \$40k per month and a minimum deal size of \$20k.

For first position deals, we require a credit score of 620 or above. For second position deals and beyond, credit score is not a primary consideration, although it may be a factor in our evaluation process. We're committed to providing fast, flexible, and transparent funding solutions, and we believe that these guidelines help us maintain our high standards of service. We aim to respond to all submissions within 45 minutes and can fund super fast.

Relationships and honesty are everything to us. If you have any questions or would like to discuss a potential deal, please don't hesitate to contact us. Thank you for your partnership, and we look forward to achieving tremendous success together!

Best regards,

*Underwriting Desk*