

# Underwriting Guidelines

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# SUBMISSION CRITERIA

- Complete & Signed Application –  
**SSN, Fed Tax ID, Dated within 30 days**
- 3 Most Recent Bank Statements
- 3 Most Recent Credit Card Processing Statements (If Applicable)
- Submit All New Files to  
**subs@mnycapital.com**
- Funding Range- \$20,000-\$2,000,000
- Funding from 2nd Position Deals
- Minimum 1 year in business (Flexible)
- Minimum 51% Ownership on app for UW
- Minimum Monthly Revenue of \$50k
- Minimum of 5 Deposits Per Month (UW Discretion)
- Maximum of 4 NSF/Negative Days Per Month
- Pre-Payment Discount Provided Upon Request





# MINIMAL STIPULATIONS

- Proof of Ownership
- Driver's License (Needed in order to draft contracts)
- Voided Check (Needed in order to draft contracts)
- Bank Login Information