

Minimum Qualifications



- 3 years in business
- \$15,000 monthly revenue
- No sole proprietorships or non-profits
- Fund nationally except for Vermont and Dakotas
- \$5,000 average bank balance
- Non-sufficient Funds – maximum 6 in a month, 24 in the past 6 months
- In the event our underwriters require proof of ownership, a K-1 may be required
- 650 FICO
- 50% ownership (cumulative)
- Bankruptcies/Foreclosures – none in the last 3 years of disposition date
- Minimum 8 deposits per month
- Negative days – maximum 3 in a month, 9 in the past 6 months
- No more than 2 current positions – underwriter discretion if a pay-off is needed

Required information needed for loan decisions

- Business and owner(s) name
- Business and owner(s) phone
- Either bank integration or 3 or more PDF bank statements
- Business owner(s) address
- Owner social security number and date of birth
- Business tax identification number

We request an accurate business description or website for the fastest offers

Restricted Industries

- Farming and mining
- New home construction and residential remodeling
- Used cars and vehicles
- Telecommunications/media publishing
- Real estate
- General government support
- Natural gas and power generation/distribution
- Gun stores
- Oil/gas/air/water/rail transportation
- Banking/securities/commodities investments
- Elementary schools and performing arts
- Farming and dispensing cannabis

Preferred Industries

- Health Care and Social Assistance (Medical Practices, Pharmacies, Veterinarians, etc.)
- Retail Trade (Grocery Stores, Convenience Stores, Meat & fish Markets)
- Manufacturing (Materials and Machine Parts, Medical Devices, Consumables)
- Landscaping
- Wholesale Trade
- Law firms
- Accommodation and Food Services (Restaurants, breweries)