Please review our updated ==guidelines==. **We want to avoid all subs that are autokills and also free up more time to expedite every approval we send you. Let me know if you have any questions.**

- 600 Minimum fico (technically 550 but most files in the 550-600 range have been getting declined as of late)
- Minimum 12 months in business and fully operational
- Standard rate is a 1.32 buy rate (Approvals will always come out as a 1.32 regardless of term. We are flexible and can cut rate down if we need to help you win, just ask!) Retention is 1.28 capped at 1.33
- Max upsell is 15 points (unless on good scoring files, max upsell is ==16 points== and noted in the approval)
- Longest term is typically 10-11 months (case by case, can go out a little longer on our loan product) **Loan is offered in 22 states and notated in the approval
- Max funding amount is $350K, although we have the ability to go higher if need be and if the file warrants it
- NO NET 50% rule (most of our competitors require the client to net 50% after payoff, we do not have a net 50% rule. This is great for consolidations or if a merchant wants to lower payments in some fashion by refinancing with us). We can payoff multiple lenders
- 1st and 2nd positions only
- Will not fund past defaults or merchants with previous restructures/payment issues
- Daily and weekly payments available (must request weekly)
- We will consider renewing at 40% paid down. We refinance as well as offer 2nd lines/add-ons
- Average of 4 deposits a month
- We can fund up to $125K with only driver's license/voided check, and proof of ownership. Approvals 125K+ require a larger stip list that include financials, tax guards, site etc.
- We have a mutual agreement with Everest- we do not fund behind them or pay them off
- Only state we do not fund in is Arkansas

- In addition to restricted industries on our sheet (trucking, attorneys, money services, cannabis, guns and ammo to name a few),==some temporary restricted industries are== **==construction, real estate and wholesale==**- DO NOT SEND. Important to scrub and make sure we don't see a ton of unpriceable subs out of the gate to make sure metrics look ok