



Credit Box



- **Annual Revenue:** \$500,000+
- **Minimum FICO:** 600
- **Time in Business:** 6 months with revenue
- **Loan Amounts:** \$10,000 - \$2,000,000
- **Terms:** 3 - 24 months
- **Interest Forgiveness:** 50% or 100% on early repayment



Submission Criteria

- US Based Business
- US Visa/Permanent Residency accepted
- 1st Position Only (we only pay off 1 position)

Completed Application

- ✓ Dated within 30 days
- ✓ 3 Months of Banking Statements
- ✓ Owner(s) signature(s)
- ✓ 51% ownership required
- ✓ Owner(s) Information (SSN, address, date of birth)



Pre-funding Stips*

All Deals Require:

- ✓ Voided check
- ✓ Driver's license
- ✓ Bank Verification
- ✓ Signed Loan Agreement
- ✓ Active with Secretary of State
- ✓ Business License or proof of liability insurance¹

Tax Returns Needed by Deal Size:

Amount	<\$150k	\$151k - \$250k	\$251k - \$500k	\$501k+
Tax Returns	None	Most recent year	Last 2 years tax returns	Last 2 years tax returns plus other docs

Popular Industries



Most Common Industries by Volume

Stores

- Jewelry
- Liquor
- Gas Stations with Convenience Store
- Furniture
- Grocery

Full-Service Restaurants

Services

- Automotive Repair
- Janitorial
- Consulting
- Computer
- Delivery and Courier
- Personal Care
- Remediation
- Marketing

Contractors

- Specialty
- Plumbing, Heating, HVAC
- Electrical
- Site Preparation
- Painting
- Concrete
- Drywall
- Masonry
- Flooring

Freight Trucking

- Long-Distance
- Local
- Specialized

Healthcare

- Physicians
- Dentist
- Chiropractic
- Mental Health Care

Construction

- Single-Family House
- Commercial
- Communications and Power Line



Most Common Industries for Fundings \$175k+

Home Health Care Services

Full-Service Restaurants

Freight Trucking

Computer Programming Services

Medical/ Dental Offices

Contractors

- Roofing
- Electrical
- Specialty
- Plumbing, Heating, HVAC

Construction

- Single-Family House
- Commercial
- Communications and Power line

CONFIDENTIAL - ONLY FOR MULLIGAN FUNDING AND PARTNERS - UPDATED 12/21/22
This is not a preferred industries list. These lists are a sample of our most commonly funded industries between 1/1/22 and 12/7/22. There is no guarantee of offer or funding.

Mulligan Funding Industry Information

High Risk Industries - Requirements and Limitations

Specialty Contractors (If FICO < 725 or TIB < 5 Years)

- Maximum loan amount of \$500K
- Maximum loan term of 18 months

Specialty Construction (If FICO < 660)

- Minimum 3 years in business

Short Haul Trucking/ Group Transportation General (If FICO < 690)

- Minimum 3 years in business

Additional High Risk Industries; Max \$500K Loan Amount

- Home Health Care
- Gas Stations
- Wholesale/Furniture Stores
- Advertising and Marketing*

*Minimum 5 years in business

General Contractors

- Minimum 5 years in business
- Maximum loan amount of \$350K
- Maximum loan term of 12 months

Long Haul Trucking

- Minimum 5 years in business
- Minimum of 3 power units, 6 units for \$500K+ funding
- Maximum loan term of 15 months for less than \$500K in funding. Maximum loan term of 12 months for \$500K - \$1MM in funding

Mulligan Funding Industry Information

High Risk Industries - Requirements and Limitations

Prohibited Industries

COMMODITIES

Agriculture, Farming, Forestry, Fishing (Does not include breeding and then selling animals for pets)
 Coal & Other Minerals (Transportation of the commodity is okay)
 Energy Generation & Distribution
 Health Supplement Manufacturers
 Mining & Quarries
 Oil & Gas Fields, Pipelines, & Services (Manufacturing related to oil fields)
 Precious Metals

FINANCIAL INSTITUTIONS & SERVICES

Banks, Credit Unions, Non-Bank Lenders
 Brokers (All financial services)
 Collection Agencies & Debt Buyers
 Credit Protection, Restoration, Repair
 Currency Exchanges Including Crypto-Currencies
 Debt & Tax Reduction Services
 Factoring & Purchase Order Financing
 Financial Transaction Processing
 Heavy Machinery Leasing
 Insurance Carriers & Providers (Insurance Agents differ from Carriers)
 Investment Opportunity, Trading & Advice
 Money Services Businesses, Bail Bonding
 Privately-Owned ATMs & Independent Sales Organization Processors
 Real Estate Agents Real Estate Investments, Sales & Dev.
 Real Estate Leasing
 Securities & Commodities Dealers/Brokers
 Third-Party Payment Processors Engaged in Merchant Settlement Activities
 Wealth Managers

NOT FOR PROFITS

Any entity registered as 501(c)(3)'s
 Government
 Libraries
 Museums
 US Postal Service
 All other Non-Profits

SELLERS

Auction Houses & Online Auctions
 Coin & Precious Metal Sales
 Flea Markets
 Fundraising Services
 Hotels & Lodging Memberships
 Pawn Shops/Consignment Discount
 Travel Clubs/Subscriptions
 Real Estate Agents
 Ticket Resellers
 Timeshares Sales
 Travel Agencies

SERVICES & ADMINISTRATIVE OUTSOURCING

Adoption/Foster Agencies
 Attorneys & Law Firms
 Automobile Repossession
 Brokerage
 Direct Mailing
 Lobbyists
 Payroll Companies
 Title Companies/Escrow Agents
 Wholesale PPE/Covid Majority

TRAVEL & TRANSPORTATION

Air/Rail/Bus/Boat/International - Transportation & Rentals (Non-Truck Based Freight)
 Airports
 Amazon Contract Delivering
 Auto Leasing & Rentals
 Freight Forwarding
 Marinas
 Sea/Air Transportation & Equipment
 Transportation Logistics
 Travel Agencies
 Truck Leasing

VEHICLE & POWER EQUIPMENT

ATV/Snowmobile Dealers - New & Used
 Automobiles - New & Used
 Boat Dealers - New & Used
 Manufactured/Mobile Home Dealers
 Motorcycle Dealers - New & Used
 RV & Trailer Dealers - New & Used

VICES

Adult Entertainment/Materials
 CBD Manufacturers, Wholesalers, Distributors, & Retailers
 Drug Paraphernalia & Dispensaries (Non-Accessories)
 Firearm or Weapon Manufacturing
 Gun Modification Accessories
 Gun Shops
 Horoscope/Fortune Telling
 Lotteries/Raffles/Gaming/Gambling
 Racing, Including Track Operations
 Vaping Industry – includes Wholesale, Retail