



SUBMIT TO: Jacob@overnight-capital.com **SUBMIT TO:** sumissions@overnight-capital.com

TIME IN BUSINESS	12 MONTHS
FICO	500
POSITIONS	(1st position with Mca history) 2nd position+
MONTHLY GROSS DEPOSITS	\$100,000
TRUCKING MONTHLY GROSS DEPOSITS	\$200,000
REQUIRED STIPULATIONS	STATE OR FEDERAL PHOTO ID, VOIDED CHECK
STATE RESTRICTIONS	UT & VA
DEPOSIT FREQUENCY	5 DEPOSITS
MINIMUM AVERAGE DAILY BALANCES	\$1,000
NEGATIVE DAYS/NSFS	4 NEG DAYS MONTHLY, OD PROTECTION PREFERRED
BANKRUPTCIES	NONE WITHIN PAST 7 YEARS
TAX LIENS	YES, PAYMENT PLAN REQUIRED
JUDGEMENTS	IF SATISFIED WITHIN REASON ABLE TIME FRAME
MINIMUM FUNDING AMOUNT	\$20,000
MAXIMUM FUNDING AMOUNT	\$2,000,000
RENT STATUS	CURRENT
BANK VERIFICATION PROCESS	MANUAL LOGIN & TEAM VIEWER OPTIONS
MIN TERM	1 MONTH (20 DAYS)
MAX TERM	12 MONTHS (240 DAYS)
REPAYMENT OPTIONS	DAILY & WEEKLY
HARD INDUSTRY RESTRICTIONS	ATTORNEY, AUTO SALES, NON-PROFIT, REAL ESTATE
PREFERRED INDUSTRIES	HEALTHCARE, RESTAURANTS, PROFESSIONAL SERVICES, BIOTECH
MAXIMUM WITHHOLD	45% (CALCULATED FROM REVENUE)

***Underwriting parameters are meant to serve as a general guide for submissions. Each file is unique and will be considered on a case-by-case basis despite certain aspects falling outside the minimum requirements