



## Underwriting Guidelines

Eligible Paper Types: B-D

Minimum Monthly Revenue Requirement: \$40,000

Industry Restrictions: None

Acceptance of Defaults: Settled

Factor Rate Range: 1.45 - 1.55

Maximum Term Length: 120 Days

Maximum Funding Amount: \$3,000,000

Positions: 1-9

Non-Sufficient Funds (NSF) Tolerance: Maximum of 3 occurrences

Optimal Candidate Profile

Eligible Paper Types: C-D

Minimum Monthly Revenue: \$100,000+

Positions: Multiple

Factor Rate: 1.49

Term Length: 40-70 Days

ISO/Broker Information

Approval Timeline: 30 minutes to 3 hours

Points Structure:

Standard Transactions: 12 Points

Defaulted Transactions: 5 Points