



## Guidelines

- ❖ Buy rates starting at 1.25
- ❖ Terms 24-48
- ❖ Up to 15 points commission
- ❖ Funding up to \$750k
- ❖ Weekly repayment options

### Submission Requirements:

- 625+ FICO, 650+ for new 1<sup>st</sup> position deals without prior payment history
- 2+ years TIB, 4+ years for new 1<sup>st</sup> position deals without prior payment history
- \$20k+ monthly revenue, \$50-60k+ for high risk industries (Trucking, Construction, Farms, etc.)
- Funding 1<sup>st</sup>-3<sup>rd</sup> position deals, primarily focused on clean 2<sup>nd</sup> and 3<sup>rd</sup> position
- Funding in Virginia (with ISO registration), NY and Utah. We are only funding \$500k+ deals in California
- Files with reduced payments will be considered if payments are returned to original contracted rate for at least 30 days at the time of application

### Prohibited Industries:

- Auto Sales • Legal Services • Financial Services • THC

Please send all new files to [Submissions@fintap.com](mailto:Submissions@fintap.com) and **CC your BD representative.**

We can buy out positions if the merchant will net 50%, so please include balances with all submissions