



Partner Guidelines

Required for Submission	Business/Advance Profile
Signed & Dated Application from at least 51% Ownership within the last 30 days	Minimum Advance Amount \$10,000
Last 3 months complete bank statements from main business operating account – 4 months of bank statements for certain states	Maximum Advance Amount \$2,000,000
Accepting Submissions in all 50 states	Term Range 4-10 Months
Required for Funding	Minimum TIB 1 year
Valid Driver's License and Business Voided Check	Minimum AGS \$350,000
Site Inspection	Minimum FICO 550
Proof of ownership	Ownership Required 51%
Bank verification	Bankruptcy Discharge At least 1 year
Funding Call	Minimum Open Tradelines 3
Approvals	Positions 1 st through 4 th
80–160-day Terms	Tax Returns Needed for \$100,000 or greater
Factor rate of 1.49 pays 12% commission	Business Financials Needed for \$100,00 or greater
Daily and Weekly payments	Site Inspection Virtual
Maximum holdback – 25%	Non-Profit Organizations Auto-Decline
Higher Tier Guidelines	Multiple Bankruptcies Auto-Decline
Max Funding at 10 month/40-week term	Trucking Industry Auto-Decline
Pricing: 1.29 – 1.39	Prior MCA Defaults Auto-Decline
Requirements: 650+ FICO, 3 Years in business, 1 st to 2 nd position only, 10-14% holdback	
Stips: Most Recent Tax Return, Financials (P&L/Balance Sheet), AR/AP Aging, Manual Bank Login, Site Inspection	



Prohibited Industries	
Adult Entertainment	Trucking / Hauling
Attorneys/Law Firms	Multi-Level Marketing
Auto Dealerships	Diamond / Jewelry Sales
Class 3 Weapon Dealers	Pawn Shops
Collection Agencies	Publicly Traded Companies
Credit Repair Companies	Real Estate brokers
Entertainment & Event Ticket Sales	Detective Services
Kiosks	Title Loans
Financial Products Companies	Travel Agencies
Gas Stations	Online Home Based
Telemarketers	Bail Bond Companies
Non-for-Profit Companies	Auto Content Websites
Mortgage Lenders	Auction Companies