

# Underwriting Guidelines

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### For New Deals

- 1st Position - Up to **\$50,000**
- 2nd-4th Position - Up to **\$40,000**
- 5th-7th Position - Up to **\$35,000**
- Offering weekly and daily terms (No weekly terms past 4th position)
- Terms of up to **200 days / 40 weeks**
- Funding A-D paper deals
- Open to funding default accounts with ZBL
- No state restrictions
- Add-on positions available depending on number of positions and payment history.

**\*\* For renewals, we may fund up to **\$100,000** based on payment history and number of paid-in-full advances with us. \*\***

### Our Sweet Spot

- \$30k-\$100k revenue
- 1st-4th position
- Total MCA payments no more than 50% of average revenue
- All industries included (We are less aggressive with **Construction** and **Trucking** files due to high industry default rate)
- Our top industries are retail and medical businesses

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## Restricted Industries

- **Legal Services / Law Offices**
- **Financial Services (Investments and Advisory Services)**
- **Credit Repair**
- **Collection Agencies**
- **Non-Profit Organizations**
- **Mortgage / Auto Brokers**
- **Real Estate Investment**
- **Religious Organizations**
- **News/Media Outlets**

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