



FUNDING GUIDELINES

- MINIMUM STIPS
- FAST APPROVALS
- ESIGN DOCS
- HARD OFFERS
- SOFT CREDIT PULL
- WORK DIRECTLY WITH UNDERWRITER
- FUNDING IN CA AND VA

DEAL TIERS

01

Stellar Deals- Up to 12 months



02

Luminous Deals- Up to 10 months



03

Radiant Deals- Up to 8.5 months



04

Spark Deals- 6-7 months



10K-250K approvals

1.26 Minimum Buy Rate

1-3 positions

Daily/weekly/biweekly payments

520 minimum credit score

6 months TIB

4 months NSF's a month

4 minimum deposits

Full commission on renewals

Early payoff discount

Renewals at 50% paid off

Preferred Industries

- Retail
- Medical
- Restaurants
- Nail salons
- Beauty parlors
- Plumbing
- Tech
- Industrial
- Electrical
- Roofing

Prohibited Industries

- Law firms
- Auto sales
- Travel agents
- Trucking
- Brokers of any kind
- Non profits
- Cannabis
- Oil
- Gas