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## INDUSTRIES

### Middle Risk industries

- 2 years in business
- 600 credit
- Minimum revenue: \$50,000/month\*
- Salons/Spas
- Massage Therapy
- California deals
- Gym/Fitness
- Cleaning
- Education/Pre-school/Day care
- Hotels/Motels
- Gun shops
- Auto Repair
- Construction/Contracting

### Low Risk Industries

- 2 years in business
- 600 credit
- Minimum revenue: \$50,000/month\*
- Restaurants
- Retail
- Ecommerce
- Wholesale (other than produce)
- Medical
- Dental
- Landscaping/Law care
- Manufacturing

\*Keep in mind this must be revenue going into the business bank account each month; cash and personal account deposits do not factor into this.

\*We can make exceptions from time to time please ask.

### High Risk industries

- 3 years in business
- 630 credit
- Minimum revenue: \$50,000/month\*
- Electrics/HVAC/Pest control
- THC(not growers) (\$100,000/month)
- New Homebuilders (\$100,000/month)
- Real estate
- Consulting
- Insurance
- Towing
- Farming
- Accounting
- Marketing
- Delivery services
- Travel Agencies
- Staffing
- Security services

### Restricted Industries

- Food Trucks
- Any deals outside of U.S. + Puerto Rico + Virgin Islands
- State of VA, CA
- Lawyers/Law offices
- Wealth management
- Nonprofit
- Bail-bonds
- Solar energy
- Trucking/All Transportation
- Property Management
- THC growers
- Brokerage (Except for real estate)
- Auto dealerships
- Cell Phone/Wireless stores
- Auto rentals
- Catering
- Vending
- TX: 3 years TIB; 5K avg balance; 100k revenue

## PRODUCTS

### Purchase Line Product Guidelines:

► What you receive with an approval:

- Funded amount – max draw
  - Monthly Cost of capital – from 2.25% up to 6% a month – This can be upsold up to 2% higher to receive a higher profit share of 25% (plus higher commission due to higher monthly cost)
  - Payback amount – max payback if the client lets it run the full term
  - Payment frequency and number of payments
  - Payment amount = Payback amount/# of payments
- Calculation Example:
- |                  |  |
|------------------|--|
| Funded:          | \$100,000 at 3% a month for 50 weekly payments 12 months                         |
| Factor Rate:     | = 1 + (3% * 12) = 1.36   |
| Payback Amount:  | = Factor * Draw amount: 1.36 * \$100,000 = \$136,000 for full 12 months of usage |
| Cost of Capital: | = Monthly Rate * Draw Amount: 3% * \$100,000 = \$3,000 per month                 |

► Origination fee is 2.5% - can be upsold for higher commissions if necessary – Max 1.5% upsell (to receive 1.5% upfront)

► All approvals are from in house

► Commission is 20% of profit = 20% of monthly cost of draw amount per month for as long as the merchant is active

► Minimum draw amount \$10,000

### Additional Info

► Across all industries, we are unable to fund business owners who have:

- Defaulted on an MCA or a line of credit in the past
  - Had bankruptcies in the last 2 years
  - Had a reverse consolidation on MCAs in the last 6 months
  - Had MCA collections at any point in the past
  - Has high remittance percentage with other MCAs – depending on industry this can be 10% or 30%
- Requirements, as well as stipulations needed for funding, differ deal to deal, depending on which product the business qualifies for.
- Contract requests require: ID for the owners, Voided check for the business, email and cell phone number
- On average, our approvals are around 50-150% of the average of the last 3 months of revenue reported in the business bank statements.

### Merchant Cash Advance Product Guidelines:

► What you receive with an approval:

- Funded amount
- Factor rate = Buy rate + commission
- Payback amount = Funded amount \* Factor rate
- Payment frequency and number of payments:
  - Can be Weekly, every other week or daily
- Payment amount = Payback amount/# of payments

► Maximum term:

- Low risk – 14 months
- Middle risk – 12 months
- High risk – 9 months

► Average factor rate can differ significantly depending on risk

- We have as low as 1.15 and as high as 1.42
- Early payoff discounts available upon request
- Can fund within 24-48 hours
- Requires a bank verification: Through manual login, screen share or view only
- Origination fee 3% for first positions 5% for all others.