

FOX Guidelines		Low Risk UW & High risk UW
Max Positions	2-5 positions	
Min. Monthly Revenue	\$50,000	
Min. Fico Score	500	
Minimum Time Business	1 Year	
Max Term (Daily , Weekly)	10 months	
Max Funding	\$1,000,000	
Commission Points	10 points	2-1 Ratio up to 12 points
Factor Rates Regular deals	Buy rates 1.28-1.33	
Factor Rates High deals	Buy rates 1.36-1.39	
Fox is known to negotiate rates, terms & \$ to get the deal done. It all depends on the deal.		
If needed to lower the rates to 1.20,1.24 giving the fact that points will be around 1-4 points.		
If we need to win on \$ terms, we will do our best to win.		

Restricted industries	Favored industries	
NON-Profit/ Religious	Grocery and Convenience Stores	
Check Cashing / Money wiring	Wholesalers	
Debt Collection/ Credit repair	Liquor Stores	
Auto sales deal - atm	Pharmacies	
Trucking - atm	Military Contractors	
	manufacturing	
	Commercial Construction	150k-200k deposits minimum
	Electricians	
	Plumbing	
	Auto Repair	
	Insurance agencies	
	Funeral Homes	
	Laundromat / Dry Cleaners	
	Gun Stores	
	Veterinary Clinics	
	Dentists	
	Medical	
	Commercial real estate	
	Cannabis	
	Residential real estate	200k deposits minimum

Any California or New York deals submitted must abide by the following guidelines		
Minimum FICO credit score: 600+		
Minimum monthly deposits: \$200,000		
Minimum funding amount: \$100,000		
Maximum factor rate: 1.42		
Maximum funding position: 4th		
No high risk deals		
No existing high risk positions		
Maximum ISO commission: 10%		
Maximum fees: 4%		
Ensure that at least 4 months of recent bank statements are on file		