



# UW GUIDELINES

<b>Buy Rates:</b>	As low as 1.28
<b>Term:</b>	6-11 months
<b>Min. Gross Revenue/month:</b>	\$50,000 (\$100k for trucking / construction)
<b>Min. Time in Business:</b>	1 year
<b>Min. FICO:</b>	550
<b>Min. # of Deposits/Month:</b>	4
<b>Max Negative Days/Month:</b>	4
<b>Max Total HB% (all positions):</b>	35%
<b>Min. Advance Amount:</b>	\$10,000

## NEEDED TO FUND

- Signed contracts (all owners)
- Driver license
- Void check from business bank (should match statements)
- For certain deals more underwriting will be needed, including AR, financials, and tax returns

## RESTRICTED INDUSTRIES

Pawn Shops, ATM businesses, Financial Institutions, Auto Sales, Car rental, Bail bondsman, Pornography / Adult Films, Solar, Cannabis

**Restricted States:** NY, CT, & min. \$500k funding in CA