



Partner Guidelines 2023

- **Max funding:** 300k
- **Positions:** 2nd, 3rd, 4th
- **Type of deals:** ACH, CC split
- **Payments:** Daily & Weekly
- **Early pay-off discount:** 12/8/4% on RTR (1-3 months)
- **Renewals:** 50-60% paid down
- **ISO's Syndication:** Up to 50%

- **Preferred industries:**

Restaurants, Wholesalers, Liquor Stores, Retail, Medical, Manufacturers

Fico > 520

TIB: 12 months

5 deposits per month

3-5 NSF's per month (depends on position)

Annual revenue: 180k-900k (depends on position)

Term:

2nd position: 6-11 months

3rd position: 5-8 months

4th position: 5-7 months

- **Non-preferred industries:**

Construction, Landscaping, Auto repair, Insurance, Childcare, Law Firm

Fico > 580

TIB: 18 months

5 deposits per month

4-5 NSF's monthly

min: \$75k

Term: 2nd 3rd 4th positions

- **Restricted industries:**

Financial Institutions, Collection agencies, Gas station, Used/new auto, Trucking.

- **Restricted States:**

VA, CA

-Liens:

Personal: up to 200k – ok

Business: above 60% of the funding – must be on payment plan

-Bankruptcies:

Chapter 7 – must be discharged

Chapter 13 – must be discharged (if dismissed – min 3 years)

-Contract ownership:

Min 60%

- **Required documents:**

Signed app

4 months of banks (& merchant statements on CC deal)

Outstanding balances of any loans / cash advances

Payback months (if seasonal)

- **New deals or contract requests:**

submissions@vitalcapfund.com and cc jeff@vitalcapfund.com

