



Credit Box



- **Annual Revenue:** \$500,000+
- **Minimum FICO:** 600
- **Time in Business:** 6 months with revenue
- **Loan Amounts:** \$10,000 - \$2,000,000
- **Terms:** 3 - 24 months
- **Interest Forgiveness:** 50% or 100% on early repayment



Submission Criteria

- US Based Business
- US Visa/Permanent Residency accepted
- 1st Position Only (we only pay off 1 position)

Completed Application

- ✓ Dated within 30 days
- ✓ 3 Months of Banking Statements
- ✓ Owner(s) signature(s)
- ✓ 51% ownership required
- ✓ Owner(s) Information (SSN, address, date of birth)



Pre-funding Stips*

All Deals Require:

- ✓ Voided check
- ✓ Driver's license
- ✓ Bank Verification
- ✓ Signed Loan Agreement
- ✓ Active with Secretary of State
- ✓ Business License or proof of liability insurance¹

Tax Returns Needed by Deal Size:

Amount	<\$150k	\$151k - \$250k	\$251k - \$500k	\$501k+
Tax Returns	None	Most recent year	Last 2 years tax returns	Last 2 years tax returns plus other docs

Popular Industries



Most Common Industries by Volume

Stores
• Jewelry
• Liquor
• Gas Stations with Convenience Store
• Furniture
• Grocery

Full-Service Restaurants

Services
• Automotive Repair
• Janitorial
• Consulting
• Computer
• Delivery and Courier
• Personal Care
• Remediation
• Marketing

Contractors
• Specialty
• Plumbing, Heating, HVAC
• Electrical
• Site Preparation
• Painting
• Concrete
• Drywall
• Masonry
• Flooring

Freight Trucking
• Long-Distance
• Local
• Specialized

Healthcare
• Physicians
• Dentist
• Chiropractic
• Mental Health Care

Construction

- Single-Family House
- Commercial
- Communications and Power Line



Most Common Industries for Fundings \$175k+

Home Health Care Services

Computer Programming Services

Contractors

Construction

Full-Service Restaurants

Medical/ Dental Offices

Freight Trucking

- Roofing
- Electrical
- Specialty
- Plumbing, Heating, HVAC

- Single-Family House
- Commercial
- Communications and Power line

CONFIDENTIAL - ONLY FOR MULLIGAN FUNDING AND PARTNERS - UPDATED 12/2/22

This is not a preferred industries list. These lists are a sample of our most commonly funded industries between 1/1/22 and 12/7/22. There is no guarantee of offer or funding.

Mulligan Funding Industry Information

High Risk Industries - Requirements and Limitations

Specialty Contractors (If FICO < 725 or TIB < 5 Years)

- Maximum loan amount of \$500K
- Maximum loan term of 18 months

Specialty Construction (If FICO < 660)

- Minimum 3 years in business

Short Haul Trucking/ Group Transportation General (If FICO < 690)

- Minimum 3 years in business

General Contractors

- Minimum 5 years in business
- Maximum loan amount of \$350K
- Maximum loan term of 12 months

Long Haul Trucking

- Minimum 5 years in business
- Minimum of 3 power units, 6 units for \$500K+ funding
- Maximum loan term of 15 months for less than \$500K in funding. Maximum loan term of 12 months for \$500K - \$1MM in funding

Additional High Risk Industries; Max \$500K Loan Amount

- Home Health Care
- Gas Stations
- Wholesale/Furniture Stores
- Advertising and Marketing*

*Minimum 5 years in business

Mulligan Funding Industry Information

High Risk Industries - Requirements and Limitations

Prohibited Industries

COMMODITIES	NOT FOR PROFITS	TRAVEL & TRANSPORTATION
Agriculture, Farming, Forestry, Fishing (Does not include breeding and then selling animals for pets)	Any entity registered as 501(c)(3)'s Government	Air/Rail/Bus/Boat/International - Transportation & Rentals (Non-Truck Based Freight)
Coal & Other Minerals (Transportation of the commodity is okay)	Libraries	Airports
Energy Generation & Distribution	Museums	Amazon Contract Delivering
Health Supplement Manufacturers	US Postal Service	Auto Leasing & Rentals
Mining & Quarries	All other Non-Profits	Freight Forwarding
Oil & Gas Fields, Pipelines, & Services (Manufacturing related to oil fields)	SELLERS	Marinas
Precious Metals	Auction Houses & Online Auctions	Sea/Air Transportation & Equipment Transportation Logistics
FINANCIAL INSTITUTIONS & SERVICES	Coin & Precious Metal Sales	Travel Agencies
Banks, Credit Unions, Non-Bank Lenders	Flea Markets	Truck Leasing
Brokers (All financial services)	Fundraising Services	
Collection Agencies & Debt Buyers	Hotels & Lodging Memberships	VEHICLE & POWER EQUIPMENT
Credit Protection, Restoration, Repair	Pawn Shops/Consignment Discount	ATV/Snowmobile Dealers - New & Used
Currency Exchanges Including Crypto-Currencies	Travel Clubs/Subscriptions	Automobiles - New & Used
Debt & Tax Reduction Services	Real Estate Agents	Boat Dealers - New & Used
Factoring & Purchase Order Financing	Ticket Resellers	Manufactured/Mobile Home Dealers
Financial Transaction Processing	Timeshares Sales	Motorcycle Dealers - New & Used
Heavy Machinery Leasing	Travel Agencies	RV & Trailer Dealers - New & Used
Insurance Carriers & Providers (Insurance Agents differ from Carriers)	SERVICES & ADMINISTRATIVE OUTSOURCING	
Investment Opportunity, Trading & Advice	Adoption/Foster Agencies	Adult Entertainment/Materials
Money Services Businesses, Bail Bonding	Attorneys & Law Firms	CBD Manufacturers, Wholesalers, Distributors, & Retailers
Privately-Owned ATMs & Independent Sales Organization Processors	Automobile Repossession	Drug Paraphernalia & Dispensaries (Non-Accessories)
Real Estate Agents Real Estate Investments, Sales & Dev.	Brokerage	Firearm or Weapon Manufacturing
Real Estate Leasing	Direct Mailing	Gun Modification Accessories
Securities & Commodities Dealers/Brokers	Lobbyists	Gun Shops
Third-Party Payment Processors Engaged in Merchant Settlement Activities	Payroll Companies	Horoscope/Fortune Telling
Wealth Managers	Title Companies/Escrow Agents	Lotteries/Raffles/Gaming/Gambling
	Wholesale PPE/Covid Majority	Racing, Including Track Operations
		Vaping Industry – includes Wholesale, Retail