

# Deal Submission Guidelines



## Offer Guidelines

**Deal Range:** \$10k - \$150k

**Funding Speed:** Same day

**Buy Rate :** Start as low as 1.10

**Term :** 4 to 12 months

**FICO Score:** 500 Minimum

**Bank Statement Requirements:** 3 Months

**NSFs:** Average of 6 maximum over prior 3 months

**Negative Days:** Average of 5 maximum over prior 3 months

**Current Fundings:** Will pay off up to 2 other fundings (\$40k max)  
Net 60% Rule

**Liens:** State liens <\$20k must be paid off  
State liens \$20k-\$50k must be in payment plan  
Federal liens >\$100k must be in payment plan

**Bankruptcies:** No open BK's & must be discharged at least a year prior

**Business Status:** Must be open and operating via Secretary of State

\*\* Given current economic environment, Lendr maintains these guidelines as directional and subject to modification

## What to Submit

+ Signed Application

+ 3 months of bank statements sent to  
[isosubmissions@lendr.online](mailto:isosubmissions@lendr.online)

## Conditional Stipulations

+ Business License

+ Tax returns & most recent year-end financials  
(fundings > \$150k)

## Contact Us:

312-883-2163  
[isosales@lendr.online](mailto:isosales@lendr.online)  
[lendr.online](http://lendr.online)  
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# Rate Cards

Gold				Silver				Bronze			
Term	Buy Rate	Max Upsell	Sell Rate	Term	Buy Rate	Max Upsell	Sell Rate	Term	Buy Rate	Max Upsell	Sell Rate
6 months	1.16	17 pts	1.33	6 months	1.21	15 pts	1.36	6 months	1.27	12 pts	1.39
7 months	1.17	17 pts	1.34	7 months	1.22	15 pts	1.37	7 months	1.30	12 pts	1.42
8 months	1.18	17 pts	1.35	8 months	1.23	15 pts	1.38	8 months	1.33	12 pts	1.45
9 months	1.19	17 pts	1.36	9 months	1.24	15 pts	1.39				
10 months	1.23	17 pts	1.40	10 months	1.28	15 pts	1.43				
11 months	1.25	17 pts	1.42	11 months	1.32	15 pts	1.47				
12 months	1.27	17 pts	1.44								

## ISO Prepay Discounts

	Factor Rate + Upsell
1 month	1.10
2 months	1.11
3 months	1.12
4 months	1.13
5 months	1.14

\* Max prepay must be < 40% of term

## Trucking

- + Minimum \$75k revenue / month
- + Minimum of 5 trucks

## Prohibited Industries

- + Adult entertainment
- + Gas stations & mix industry gas
- + Auto & Auto repossession / truck dealers
- + Kiosks
- + Bail Bonds
- + Mining/Oil
- + Bridal shops
- + Non-profits
- + Check cashers
- + Pawn shops
- + Collection agencies
- + Places of worship
- + Credit and debt repair / counseling
- + Publicly traded companies
- + Escort services
- + Financial Services
- + Cannabis / CBD
- + Auto Sales
- + Gambling / Gaming
- + Properly Management
- + Real Estate Investments

## Bronze Industries

- + Accounting Firms
- + Mail / telephone order
- + Ambulance, transportation, bus & taxi companies
- + HVAC, electricians, plumbers
- + Chiropractors
- + Nail salons
- + Fishing charters
- + Swimming pool / spa dealers & service
- + Consulting
- + Roofing / Siding
- + Insurance
- + Marketing

### Deal criteria for bronze businesses:

- + Max Funding \$75k
- + All bronze industries may be subject to tier increase (Silver / Gold)

Questions?

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