

Underwriting Guidelines



SUBMISSION CRITERIA

- Complete & Signed Application – **SSN, Fed Tax ID, Dated within 30 days**
 - 3 Most Recent Bank Statements
 - 3 Most Recent Credit Card Processing Statements (If Applicable)
 - Submit All New Files to **subs@mnycapital.com**
 - Funding Range- \$20,000-\$2,000,000
 - Funding from 2nd Position Deals
- Minimum 1 year in business (Flexible)
 - Minimum 51% Ownership on app for UW
 - Minimum Monthly Revenue of \$50k
 - Minimum of 5 Deposits Per Month (UW Discretion)
 - Maximum of 4 NSF's/Negative Days Per Month
 - Pre-Payment Discount Provided Upon Request





MINIMAL STIPULATIONS

- Proof of Ownership
- Driver's License (Needed in order to draft contracts)
- Voided Check (Needed in order to draft contracts)
- Bank Login Information