



Up to 15 points on New Deals + Up to 12 Points on Renewals
We Fund Law Firms • Puerto Rico • Credit Card Splits/Lockboxes



UNDERWRITING GUIDELINES

- Positions: 1st, 2nd, 3rd
- Funding Amounts: \$5,000-\$1,000,000
- Terms: 3-12 months
- Time In Business: 1 Year.
- Minimum Credit: 550+
(certain Industries 620+)
- Minimum Revenue: \$20,000
- Minimum # Deposits: 5 (months)
- Max # of NSF's/Negative Days (-): 3 (avg)
- Ownership Required: 50%



SPECIALTY FUNDING

- Longer Terms
- Lower Buy Rates
- Syndication Opportunities
- True White Label Process
- Law Firms
- Puerto Rico
- Credit Cards
- Funding All 50 States



PREFERRED INDUSTRIES

- Construction, sub-trades
- General Contractor
- Cannabis
- Cleaning & Janitorial
- Convenience Stores
- Restaurants
- Liquor Stores
- Medical & Health Industries
- Pharmaceutical
- Technology
- Grocery-Food Distribution
- Landscaping
- Auto Repair Services
- Dry Cleaning & Laundry Services
- Law Firms



PROHIBITED/RESTRICTED

- Freight Transportation
- Trucking
- Limo/Taxi Service
- Real Estate and Property Management
- Hospitality, Nightclubs, Lounges
- Finance and Insurance
- Motor Vehicle Sales
- Casino and Gambling
- Bail Bonds/Collections
- Travel Agencies
- Staffing Industries
- Oil Drilling/Gas Stations
- Educational Services
- Marketing & Consulting