



# Throttle

## Guidelines for Throttle Funding

Please see below our Criteria

All submissions should be sent to  
[submissions@throttlefunding.com](mailto:submissions@throttlefunding.com)

### Straight Deals

Max Dollar: 500k

Buy Rates: 1.31 – 1.379

Max Term: 10 months

Points: 12 points (Volume Bonuses)

### Reverse Consolidations:

Max Dollar: 6m+

Buy Rates: 1.25 - 1.40

Max Term: 300+ days

Points: 10 points per increment

### **Our Main Requirements:**

- 40k in minimum revenue monthly (we subtract transfers and fundings)
- For Straight deals – no more than 9 negative days over 3 months or excessive recent negative days, returns, overdrafts, etc.
- For Reverses – we prefer no negative days (will look past a few if everything else looks strong)
- Minimum 5 deposits per month
- TIB – One Year Minimum
- 500 – Min Credit Score
- We don't fund 1<sup>st</sup> unless the merchant has MCA history

### **Our Must Not Requirements:**

- Have any prior judgments from an MCA company (even if they've been satisfied)
- Have a discharged bankruptcy within the last 2 months
- Have a dismissed bankruptcy within the last 6 months
- Have more than 5 NSF's per month
- Have more than 5 days with ending balances below \$500
- Have more than 5 bounced payments on their current MCA positions (or more than 2 if MCA payments are made weekly)
- Have more than 5 current positions (we can consider funding as a 5th position or more on a case-by-case basis)

**Restricted States:**

- Utah, Virginia, Puerto Rico

**Restricted Industries:**

- Charities / Non-Profits
- Religious Organizations (Church, Synagogue, Mosque, Etc...)
- Collection Agencies
- Debt Consolidation
- Bail Bonds
- Financial Institutions & Credit repair agencies
- Adult Industries (Dating Services, Pornography, Etc...)
- Law Firms
- Drug Paraphernalia
- Auto Sales
- Cell Phones
- Pawn Shops
- Real Estate
- Property management
- Recycling Services
- Pool contractors & maintenance
- Interior Design
- Solar Panels / Installation
- Wholesalers in California
- Clothing stores in California
- Import/Export in California
- Agriculture
- Equestrian / Racing stables
- Assisted Living / Senior Care Facilities
- Fast food franchises
- Cannabis
- Staffing
- Construction
- Trucking/ Transportation
- Jewelry

\*Please note that the following industries have to generate the following

monthly minimums to qualify for an MCA.

HVAC \$50,000

I look forward to your submissions.

Please feel free to reach out to me if you have any additional questions – My cell:**(786)-839-9299**

Best Regards,

Tom Aronov