



Underwriting Guidelines

- Will fund A paper (2nd to 3rd position)
- Solid B paper (2nd to 4th position)
- Up to 5th position
- Funding amounts: \$10,000 to \$400,000
- Average term 7 - 8 months (up to 10 months)
- 200 days/40 weeks max terms
- Daily or weekly payments
- Up-front underwriting with hard offers
- Efficient and quick underwriting
- Fast and smooth back-end processing
- Underwriting turn times 1.5 hours (and quicker upon request)
- 550 minimum credit score
- Minimum \$100k Monthly Revenue
- 1 year time in business
- Minimal stipulations
- Aggressive early pay discounts available
- Quick funding turnaround w/ same day wire to iso and merchant

Industries We Love

Healthcare

- Doctors and Dentist
- Healthcare Equipment
- Pharmacies and Drug Stores
- Therapist/Behavioral health
- Urgent Care Clinics

Retail

- Bakeries
- Bars and Nightclubs
- Beer/Wine/Liquor Stores

Other

- Commercial Cleaning
- Gov't Contractors
- Manufacturing

Non-Preferred Industries

- Auto Repair (requires credit card or insurance deposits)
- Construction (min 3 yrs TIB, min \$300k monthly revenue)
- Trucking (min. \$300k monthly revenue)
- Consulting
- Home Health Care with private insurance
- Security Services
- Staffing

Prohibited Industries

- 📍 Attorneys
- 📍 Gas Stations
- 📍 Financial Services (investing, lending)
- 📍 Gambling and Gaming
- 📍 Non-Profits
- 📍 Real Estate Brokers, Agents & Flippers
- 📍 Car sales
- 📍 Cannabis and Vape Shops