

## ROWAN ADVANCE

### 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