

MERCHANT PROFILE

INDUSTRIES NOT FUNDING

- ☐ Law Firms
- ☐ Collection Agencies
- ☐ Real Estate

RESTRICTED INDUSTRIES

- ☒ Construction
\$60k Min Monthly Avg
Income
- ☒ Transportation
\$60k Min Monthly Avg
Income

RESTRICTED STATES

- ☒ California

GUIDELINES

- Maximum Term: 12 mos
- Maximum Position: 1st, 2nd, 3rd
- Factor Rate: Prime - 1.42 - 1.32 / Subprime - 1.42 - 1.49
- Minimum Monthly Revenue: 10k
- Minimum Dollar: \$5k
- Maximum Dollar: \$100k
- Payments: Weekly
- Broker Compensation: See Prime & SubPrime Flex Sheets

PREFERRED INDUSTRIES

- ☒ Transportation
- ☒ Mechanic
- ☒ Body Work
- ☒ Construction
- ☒ Liquor Stores
- ☒ Professional Accounting Firms
- ☒ Gas Stations
- ☒ Medical
- ☒ Home Health Care Providers
- ☒ Dental
- ☒ HVAC
- ☒ Plumbing
- ☒ IT Services
- ☒ Commercial
- ☒ Facilities/Janitorial/Porter Services
- ☒ Laundry Services
- ☒ Landscaping
- ☒ Insurance
- ☒ Health Benefits
- ☒ Pharmacies
- ☒ Pet Store/Animal Feed

UNDERWRITING GUIDELINES

DOCUMENTS NEEDED:

1. TO START THE UNDERWRITING PROCESS

- ✓ Completed Application
- ✓ 3 Months of Bank Statements

2. FOR FUNDING

- ✓ Owner Driver's License
- ✓ Proof of EIN
- ✓ Voided Check
- ✓ Any additional Underwriting Conditions

REASONS FOR DECLINE

- ✗ More Than 3 Negative Days in the Most Recent 3 Mos
- ✗ Credit Score Less Than 540
- ✗ More Than 2 Open Cash Advances
- ✗ Business Bankruptcy Dismissed Within 2 Years
- ✗ Funded Within 30 days
- ✗ Open Tax Liens (Request Payment Plan)
- ✗ Open Judgements