

UNDERWRITING GUIDELINES

A, B, C PAPER



A PAPER

- \$50K - \$750K DEAL SIZES
- 6 - 15 MONTH TERMS
- BUY RATES STARTING AT:
15MONTH 1.21 | 12MONTH 1.18 | 6MONTH 1.14
- WEEKLY PAYMENTS FOR ALL OFFERS
(AT NO IMPACT TO BUY RATE)
- INDUSTRY LEADING EARLY PAYOFF OPTIONS
- BUOYOTS AVAILABLE*
- 600 MIN FICO SCORE (675 FOR >12MONTH)
- TIB MIN 1 YEAR (2 YEARS FOR >12MONTH)
- MIN MONTHLY DEPOSITS \$50,000

TERM (MONTHS)	MIN BUY RATES	MAX UPSELL
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15	1.21	8 %
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14	1.20	8 %
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13	1.19	8 %
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10-12	1.18	8 %
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9	1.17	8 %
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8	1.16	8 %
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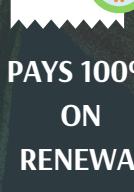
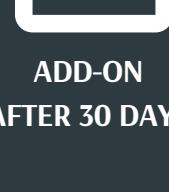
7	1.15	6 %
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6	1.14	6 %
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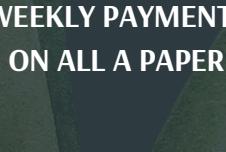
BENEFITS



51% OWNERSHIP

PAYS 100%
ON
RENEWALAGGRESSIVE
PREPAY
OPTIONSINTEGRITY FIRST
ORGANIZATIONADD-ON
AFTER 30 DAYS

DOCUSIGN

WEEKLY PAYMENTS
ON ALL A PAPERFAST
APPROVALSNO LANDLORD OR
SITE INSPECTIONSOFT CREDIT
CHECKS

*BUOYOUT REQUIREMENTS - UP TO 2 POSITIONS, TOTALING MAX \$150K. MERCHANTS MUST NET 50%. NO ADVANCES IN THE PAST 90 DAYS. MUST HAVE PERFECT COVID PAYMENT HISTORY.

B & C PAPER

COMMISSIONS UP TO 16%

MAX DEAL SIZES \$350,0000

TERMS UP TO 10 MONTHS

BUY RATES STARTING FROM 1.26

NO FINANCIALS & TAX GUARD UNDER \$200K

- 1ST TO 3RD POSITION OFFERS
- 4 - 10 MONTHS
- \$10K - \$350K DEAL SIZES
- DAILY/WEEKLY PAYMENTS
- PREPAYS AVAILABLE UPON REQUEST
- 6 MONTHS MIN TIB

- MAX NEG. DAYS 5
- 550 CREDIT
- MIN MONTHLY DEPOSIT VOLUME
1ST POSITION - \$20,000
2ND POSITION - \$30,000
3RD POSITION - \$35,000

INDUSTRIES

RESTRICTED SIC (CANNOT RECEIVE 15MTHS) : TRANSPORTATION AND STORAGE, INSURANCE, REAL ESTATE, STAFFING, STEEL, GAS STATION W/CONVENIENCE, HOME BASED BUSINESSES

PROHIBITED SIC : ADULT ENT., BAIL BONDS, BROKERS, GAMBLING, CHECK CASHING, BANK LENDERS, FINANCE, GAS & OIL + GAS STATIONS W/O CONVENIENCE, PREC.METALS, MARIJUANA, GUNS, LEGAL SERV., NFP - ADVOCACY/LOBBYING, PLACES OF WORSHIP, POLITICAL GROUPS, PAWN SHOPS, USED AUTO SALES, AUTO DEALERS

SEND ALL SUBMISSIONS TO

DEALS@KALAMATACAPITALGROUP.COM