



# FUNDING GUIDELINES

- MINIMUM STIPS
- FAST APPROVALS
- ESIGN DOCS
- HARD OFFERS
- SOFT CREDIT PULL
- WORK DIRECTLY WITH UNDERWRITER
- FUNDING IN CA AND VA

## DEAL TIERS

01

**Stellar Deals- Up to  
12 months**



02

**Luminous Deals- Up to  
10 months**



03

**Radiant Deals- Up to  
8.5 months**



04

**Spark Deals- 6-7  
months**



**10K-250K approvals**

**1.26 Minimum Buy Rate**

**1-3 positions**

**Daily/weekly/biweekly payments**

**520 minimum credit score**

**6 months TIB**

**4 months NSF's a month**

**4 minimum deposits**

**Full commission on renewals**

**Early payoff discount**

**Renewals at 50% paid off**

### Preferred Industries

- Retail
- Medical
- Restaurants
- Nail salons
- Beauty parlors
- Plumbing
- Tech
- Industrial
- Electrical
- Roofing

### Prohibited Industries

- Law firms
- Auto sales
- Travel agents
- Trucking
- Brokers of any kind
- Non profits
- Cannabis
- Oil
- Gas