

Helpful tips to assist in getting your deals funded faster. See our product sheet for restricted industries and product guidelines. These are what ideal deals look like based upon our funding criteria.

	Express Funding	Fast Funding	DO NOT SUBMIT
Amount Requested	Up to \$75,000	\$76k to \$500k	Under \$10k over \$500k
FICO	620+	600+	400 to 500
Years of Ownership	5+ years	2+ years	Under 2 years
Percentage of Ownership	51%	51%	Can't get 51% to sign
Average Daily Balance	Above \$3000	Above \$1500	Below \$900
Number of Deposits	12+	9+	Sporadic each month
Outstanding Loans/Advances	2 or less	2 or less	3+

Before submitting, check the following:

Bank Statements - If there are daily or weekly withdrawals from another lender, get the approximate payoff amount for each. If there is a large deposit from any lender within 60 days we cannot provide funding. Customer must net 50% of new funding if there is one lender and 75% if there are two. If there are tax payments being garnished, ask for a tax plan.

Seasonal Businesses - get 12 months of statements.

Transportation and Construction - we need a description of exactly what the business does. Copy the "About Us" section from the web site and paste it to the submission email.

Core Businesses - have walk in traffic and are brick and mortar.

Non-Core Businesses - Typically B2B; E-commerce, Transportation, Construction, Manufacturing, Distributors, Technology, Aviation, Business Services, Farm/Agriculture among others.

Financials are required for - Core businesses wanting \$250k+ and Non-Core businesses wanting \$100k+. Where required, get last year's tax returns and the present years profit & loss statement upfront. You will have a better chance of getting higher approvals at time of pricing.

If you pull credit and see UCC's filed by other creditors, please get payoff letters and send in.

At "Terms Accepted" make sure we have signer's driver license(s) and a voided check, as well as landlord name and number. We aren't able to send contracts out without them.

For Loans, you may offer a lower factor rate than your buy rate, but must add the difference to the origination fees. For example, if you are competing on a deal with no origination fee, and our pricing is 1.5% origination fee, on a 12-month, clean deal, your buy rate is 1.22. If you want to sell with no origination fee, the buy rate becomes 1.235 and your commission is added to that. In the reverse situation, when a customer is used to paying origination fees and closing costs, you can sell the deal at $1.20/12 + \text{your commission}$ and the origination fee will be $1.5\% + 2 = 3.5\%$. Remember there are no out-of-pocket fees and the customer nets the funding amount less the origination fee cost.