

1st Alliance Group MCA Guidelines	
Initial Submission Docs Needed for MCA Approval	Completed, signed and dated Application, 3 – 4 months bank statements
Credit Score Requirement	500 Minimum
Time in Business Policy	6 months
Tax Liens Policy	Must be in a repayment plan
Ownership Policy	>50%
Late on MTG/Lease Policy	Needs to be current prior to funding
Bankruptcy Requirement Policy	1 Year Out
NSF/Daily Balances	If 5+ on average month are below payback = decline
ACH Options	Daily (20-day months)
Reduced Payoff Offered	Yes
Fund Home Based Business	Yes
% of deal must be paid in before renewal	50-65%
Docs Needed for Funding	Driver License, Voided Check, Proof of Ownership/Business License and/or Most Recent Tax Return
Funding Niche	2-6 position
Typical Factor Terms	1.40-1.499
Typical Length of Advance	50-120 days
Do you fund in California	Yes
Typical Turnaround on a file	Less than 2 hours

RESTRICTED LIST

Restricted Industries	
Adult Ent.	Import/Export*
Airlines	Intangible Prod.
Animal Breeders	Legal Services
Bail Bonds	Moving Companies*
Beauty Products	Non-Profits
New/ Used Car Dealers	Online Pharmacies
Check Cashing	Pawn Shops
Collection Agency	Security/Bodyguard
Credit Protection	Taxi/Limo Services
Cruise Ships	Time Shares
Dating/Escorts	Travel Agencies
Direct Marketing	Trucking & Logistics
Fortune Tellers	
Gambling/Auction	

* Reviewed on a case-by-case basis.