



Underwriting Guidelines

**FOLLOW THESE GUIDELINES FOR
HIGHER APPROVAL AND
FUNDING RATES**

PRELIMINARY UNDERWRITING GUIDELINES

Industries We Fund:

- ✓ All Healthcare / Medical (Hospitals, Dr Office, Labs, Pharmacies, Vet)
 - ✓ Grocery / Convenience Stores
 - ✓ Liquor Stores
 - ✓ Wholesalers / Manufacturers
 - ✓ Takeout Restaurants
 - ✓ Limo Services
 - ✓ Construction & Hardware Stores
 - ✓ Auto Repair
 - ✓ Garbage Collection
 - ✓ Warehousing, Storage & Distribution
 - ✓ Landscaping
 - ✓ Plumbing / HVAC
 - ✓ Insurance
 - ✓ Retail
 - ✓ Funeral Homes
 - ✓ Real Estate
 - ✓ Law Firms
 - ✓ Cannabis
 - ✓ Non-Profits
- 550+ FICO
 - TIB: 6 months+
 - Min 2 Deposits per month
 - Max 3 NSF's per month
 - \$35K Min monthly deposits

Industries We DO NOT Fund:

- ✓ Auto Sales / Bail Bonds / Gun Sales / Agriculture/ Trucking / Real Estate
- ✓ TX / UT

It's easy to get your merchants funded!



Complete Application



Hear from us



Receive Funds

Please submit the following documents:

- Signed Application
- 3 Months Bank Statements
- Outstanding Balances of Other Loans / Cash Advances
- Payback Months (If seasonal)

FINAL UNDERWRITING GUIDELINES

DocuSign or Hard Copy Contracts w/ Minimal Stips to Close:

- ☐ DL & VC
- ☐ Bank Login
- ☐ AR / CC Statements [File specific]

***We offer True White-Label ((Includes White-Labeled Contracts & Daily/Weekly Bank Pulls)**

Term:

- 1st position: 6 – 13 months (Daily or weekly ACH)
- 2nd position: 5 - 12 months (Daily or weekly ACH)
- 3rd position: 5 - 11 months (Daily or Weekly ACH)
- 3rd position: 5 - 7 months (Daily ACH)

Funding amount: \$25K – \$350K

- **Positions:** 1st – 4rd
- **Type of deals:** ACH
- **Payments:** Daily & Weekly
- **Consolidations:** Will payoff 1 - 2 advances
- **Early pay-off discount:** 1 - 90 days
- **Renewals:** 50 - 60% paid down
- **ISO's Syndication:** Up to 50%

We offer the most Aggressive Early Payoff Discount in the industry:

(Day 1 - 30): Factor = **1.09 Buy Rate**

(Day 31 - 60): Factor = **1.15 Buy Rate**

(Day 61 - 90): Factor = **1.21 Buy Rate**

REQUIREMENTS FOR ALL DEALS

➤ **Bank Accounts:**

- Must be a business account (not personal)
- Deposits over \$35,000/month
- Average daily balance over \$1,000/month
- No current restructure of payments to other funder

➤ **Bankruptcies & Judgments**

- Chapter 7 - Must be discharged (We can fund day after)
- Chapter 13 – Must be discharged (If dismissed, min 1 yr)
- No judgments from funding companies

➤ **Open State or Federal Tax Liens**

- Personal: up to \$200K is fine
- Business: above 60% of the funding amount – must be on payment plan

➤ **Contract Ownership Min 51%**

CONTACT INFORMATION

SEND NEW DEALS TO: submissions@efinancialtree.com and cc your ISO rep Andrew@efinancialtree.com for fastest responses

Don't hesitate to contact Andrew at [815-260-0284](tel:815-260-0284) or via email at Andrew@efinancialtree.com if there's ANYTHING we can do to help get a deal funded.

Looking forward to making money together!