



Underwriting Guidelines



PROVIDING THE WORKING
CAPITAL YOU NEED -
ACCELERATING THE
GROWTH OF YOUR
BUSINESS

(954) 947-8724

HighlandHillCap.com



THE BASICS

QUALIFYING SUBMISSIONS:

Funding Amounts:	\$10k - \$5MM
Terms:	Reverse Term: 260d / Straight Term: 160d
MCA Products:	*Reverse Consolidations* / Straight Positions
Straight Positions:	2 nd - 8 th (No 1 st Positions)
Payment Options:	Daily / Weekly / Twice Weekly
Time In Business:	At least 1-Year TIB
FICO:	500+ (Case-by-Case)
Defaults/Judgements:	No Open/Recent Judgements or Defaults - Prior's Must Be Satisfied
Bankruptcies:	No Open Bk's -- 2+ Case-by-Case
Avg. Monthly Revenue:	\$30K Minimum with >5/Deposits per Month
Restricted States:	CA / VA / TX
Max NSF/Neg Days:	5 Max in Recent Months (Pending Strong ADB's)
Prohibited Industries:	Investors / Bail Bonds



LET'S TALK MONEY

COMMISSION STRUCTURE:

****ALL OFFERS GO OUT AT 1.499 UNLESS STATED OTHERWISE****

1.499 = 12 Points

1.459 = 10 Points

1.429 = 8 Points

1.399 = 6 Points

1.369 = 3 Points (Pending Eligibility)

EXCLUSIVITY POLICY:

HIGHLAND HILL CAPITAL, LLC – DEAL EXCLUSIVITY POLICY

The first ISO to send in CORRECTLY signed contract, or disclosure will be the ISO of record for Final Underwriting and Funding for a period of 5 business days. Any ISO submitting a deal that qualified for an offer within that past 10 business days will receive that same offer, including cases where a previous decline has been overturned.



FAST FUNDING, MADE SIMPLE

FUNDING PROCESS:

INITIAL SUBMISSION → FUNDED
IN AS LITTLE AS 4 HOURS!

1. Signed Docs
2. Manual Bank Login
3. Funding Call

Stips Needed to Fund:

- DL / VC / Merchant Contact Info
- Proof of Ownership
- A/R and/or CC Statement

****Note - For A/R specific invoices may be requested****



READY, SET, SUBMIT!

SUBMISSION PROCESS:

Docs Needed to Underwrite:

- **Signed Application**
- **3 Months of Business Bank Statements (4 Months for NY Files)**

Submitting a Deal:

Send All Submissions to:

Submissions@highlandhillcap.com

(Be sure to CC your assigned ISO manager on ALL correspondence to avoid details being missed)

Want faster approvals? Include balances, contracts, or comp offers upfront — it helps us move your file to the finish line quicker.

**MORE INFORMATION?
CONTACT US!**

Submissions@highlandhillcap.com
954-947-8724