



Up to 15 points on New Deals + Up to 12 Points on Renewals • Funding Law Firms • Funding Puerto Rico • Credit Card Splits/Lockboxes



UNDERWRITING GUIDELINES

- Positions: 1st, 2nd, 3rd, 4th
- Funding Amounts: \$5,000-\$1,000,000
- Terms: 3-12 months
- Time In Business: 1 Year.
- Minimum Credit: 550+, (certain industries 580+)
- Minimum Revenue: \$20,000
- Minimum # Deposits: 5 (months)
- Max # of NSF's/Negative Days (-): 3 (avg)
- Ownership Required: 50%



SPECIALTY FUNDING

- Longer Terms
- Lower Rates
- Syndication
- White Labeling



PREFERRED INDUSTRIES

- Construction, sub-trades
- General Contractor
- Cannabis
- Cleaning & Janitorial
- Convenience Stores
- Restaurants
- Liquor Stores
- Management Consulting
- Medical & Health Industries
- Pharmaceutical
- Technology
- Grocery-Food Distribution
- Landscaping
- Auto Repair Services
- Dry Cleaning & Laundry Services
- Law Firms



PROHIBITED/RESTRICTED

- Freight Transportation
- Trucking
- Limo/Taxi Service
- Real Estate and Property Management
- Hospitality, Nightclubs, Lounges
- Finance and Insurance
- Motor Vehicle Sales
- Casino and Gambling
- Bail Bonds/Collections
- Travel Agencies
- Staffing Industries
- Oil Drilling/Gas Stations
- Educational Services

***Please CC your assigned Rep on all correspondence.
Stipulations may be requested at Underwriters discretion***

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