IOU FINANCIAL LOAN PROGRAM BASICS

QUICK REFERENCE

PRODUCTS	TERMS	LOAN AMOUNTS
CORE	6, 9, 12, 15, 18	$15k - $150k
MID MARKET	6, 9, 12, 15, 18	$150k - $300k
PREMIER	6, 9, 12, 15, 18	$300k - $850k
PREMIER PLUS	6, 9, 12, 15, 18	$500k - $1.5m

- ✓ 1ST & 2ND POSITIONS
- ✓ DAILY, WEEKLY, BI-WEEKLY PAYMENTS
- ✓ NO UCCs (EXCEPT PREMIER PLUS)
- ✓ SOFT PULL ON CREDIT
- ✓ NO PREPAYMENT PENALTIES

BUY RATES

TERM	BUY RATE STARTING AT	SELL RATE	MAX COMMISSION
6 m	1.14	1.24	10%
9 m	1.16	1.26	10%
12 m	1.17	1.27	10%
15 m	1.22	1.32	10%
18 m	1.25	1.35	10%

All buy rates listed above are for comparison purposes only and are based on current best possible pricing, Actual approvals may vary slightly due to Interest Expense calculations and rounding. For 2nd position add +1 to the buy rate.

PARTNER LOYALTY INCENTIVE

RENEWALS

Partners have primacy over their funded borrowers for the duration of the loan. Renewals are eligible at 40% paid down. The IOU Renewals Specialists are dedicated to borrower retention and will reach out to the borrower on behalf of the broker for renewals. **Max commission is paid on FULL loan amount, not on net proceeds.**

STATE RESTRICTIONS

NOT DOING BUSINESS IN THE FOLLOWING STATES

MONTANA
NEVADA
SOUTH DAKOTA
VERMONT
HAWAII
NORTH DAKOTA
RHODE ISLAND

MUST BE LICENSED IN CALIFORNIA
OTHER STATE MINIMUMS & APR CRITERIA APPLY

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TOP INDUSTRIES

- HEALTHCARE
- VETERINARY
- DENTISTS
- BEER & LIQUOR STORES
- ELECTRICAL CONTRACTORS
- SPA & WELLNESS
- RESTAURANTS

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NMLS ID#: 37051, STATE LICENSING: AK 929586, CA 603E394, FL CF9900706, MD 2026

1/26/2026

IOU FINANCIAL LOAN PRODUCTS

CORE

$15,000 - $150,000
6, 9, 12, 15 & 18 MONTHS
DAILY OR WEEKLY PAYMENTS

All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st or 2nd position
- 1 year in business (must meet credit requirements)
- 2 years since bankruptcies and/or foreclosures
- 650+ FICO Score ($50k and above)
- No late mortgage or auto loan payments in past 6 months
- Minimum $3,000 ADB
- Average 8 deposits/month for 3 months
- Minimum $35,000 loan for 6 months
- 40% Net Rule
- Operational Website

18-Month Term Special Requirements:

- 2 years in business
- No bankruptcies
- Established BCR of 3 years

DOCUMENTATION REQUIREMENTS:

- 3 months bank statements (needed for approval)
- Driver's license
- 50% owners must sign PG

MID-MARKET

$150,001 - $300,000
6, 9, 12, 15 & 18 MONTHS
DAILY OR WEEKLY PAYMENTS

All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st position
- 2nd position case-by-case
- 2 years in business
- 2 years since bankruptcies and/or foreclosures
- Established BCR credit depth
- Operational website
- 50% Net Rule
- 650+ FICO Score
- No late mortgage or auto loan payments in past 6 months
- Minimum $15,000 ADB
- Average 8 deposits/month for 3 months

DOCUMENTATION REQUIREMENTS:

- 3 months bank statements (needed for approval)
- Driver's license
- 50% owners must sign PG

PREMIER

$300,001 - $850,000
6, 9, 12, 15 & 18 MONTHS
DAILY, WEEKLY, BIWEEKLY

All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st position
- 2nd position case-by-case
- 5 year in business
- No cash-flow exceptions
- No prior bankruptcies
- Established BCR credit depth
- Operational website
- 50% Net Rule
- 700+ FICO Score
- No late mortgage or auto loan payments in past 6 months
- Minimum $50,000 ADB
- Average 8 deposits/month for 3 months

24-Month Term Special Requirements:

- Minimum 7 years in business; must have 12 months mortgage history; must be located in a brick and mortar location; no home-based businesses, unless it is an IT services business.

DOCUMENTATION REQUIREMENTS:

- 3 months bank statements (needed for approval)
- Most recent year FULL tax return, including ALL schedules (needed for approval)
- Business lease
- Driver's license
- Voided check
- 100% owners must sign PG
- Signed 8821

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IOU FINANCIAL LOAN PRODUCTS

PREMIER PLUS

$500,000 - $1,500,000
6, 9, 12, 15 & 18 MONTHS
DAILY, WEEKLY, BI-WEEKLY PAYMENTS
All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st position
- 2nd position case-by-case
- 5 years in business
- No cash-flow exceptions
- No prior bankruptcies
- Established business credit
- Operational website
- 50% net rule
- No late mortgage or auto loan payments in past 12 months
- 12-month mortgage history
- Minimum $50,000 ADB
- Average 8 deposits/month for 3 months
- Must be located in a brick and mortar location; no home-based businesses, unless it is an IT services business

DOCUMENTATION REQUIREMENTS:

- 6 months bank statements (needed for approval)
- Most recent year FULL tax return, including ALL schedules (needed for approval)
- Business lease
- Driver's license
- Voided check
- 100% of owners must sign PG
- Signed 8821
- Latest quarterly balance sheet
- Blanket UCC-1 against all non real estate assets of the borrower: cash, POs, invoices, retentions, AR, inventory, I.P., leasehold improvements, inclusive of after acquired property
- Enterprises with substantial AR on balance sheets must have an updated AR ledger showing names and HQ addresses of the counter-parties, aggregate amount of current AR, and aggregate amount of AR aged out 91+ days late
- Additional funding condition: all non-terminated UCCs have to be either proven cleared or paid off at funding with a release; UCC on equipment evaluated case by case

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IOU FINANCIAL PROHIBITED INDUSTRY LIST

IOU WILL NOT LEND TO:

Adult Entertainment
Addiction Rehab Facilities
Ambulance Services
ATM Businesses
Attorneys
Bankrupt Franchises (Quiznos)
Bail Bonding
Banks, Credit Unions, Mortgage Lenders
Blood/Organ Banks
Call Centers & Answering Services
Collection Agencies
Colleges; Schools
Construction (Ground-up)
Debt & Tax Reduction Services
Energy Generation & Distribution
Factoring; Purchase Order Financing
Farming
Fitness Centers/Gym
Flea Markets
Herbal Supplement Companies
Holistic Doctors
Home-Based Trucking
Home Healthcare***
Hookah Lounges
Horoscope/Fortune Telling
Hospice (For Profit Only)
Investment Opportunities & Advice
Logistics/Freight Forwarding
Lotteries/Raffles/Gaming/Gambling
Magazine Subscriptions
Mail Order Coin Sales
Mailing Companies (Bulk Mailing Agencies)
Marijuana Dispensary
Marketing Companies
Media Publishing & Production
Mining Companies
Mobile Home Manufacturers & Parks
Money Services Businesses
Multi-Level Marketing
Non-Bank Finance Companies
Non-Profit Organizations
Non-Truck Based Freight Transportation
Notaries
Oil & Gas Exploration & Refining
Payroll Companies
Payday Lender; Check Cashing
Personal Trainers
Precious Metal Sales
Printing Services
Pyramid Schemes
Real Estate Companies
Roofing Companies
RV & Trailer Dealer*
Solar Companies
Stock Brokerage
Tax Preparer
Taxi/Limo Companies
Telephone Carriers & Resellers
Title Companies; Escrow Agents
Towing Companies
Transportation (Air/Rail/Bus/Boat)
Travel Agencies
Trucking Companies
Used Car Dealerships
Vape Shops & Vaping Products
Vehicle Manufacturing
Video Rental
Wireless Telecommunication Stores

CASE-BY-CASE INDUSTRIES

IOU WILL LEND ON A CASE-BY-CASE BASIS:

Contract Management Services
Funeral Services
Guns & Ammo Sales & Manufacturing
Hotels/Motels
In-Home Daycare Centers
Insurance Companies
Marinas
Motorcycle, Boat, ATV, Snow Mobile Dealers*
Pawn Shops/Consignment
Property Managers/Lessors of Real Estate*
Real Estate Appraisers
Recycling/Scrap Metal Companies
Staffing Companies
Ticket Brokers

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***NEWEST ADDITIONS
*NEW AND USED
LOAN AMOUNT LIMITS MAY APPLY

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