



OUR GUIDELINES

1ST POSITION

- Funding Amount: \$20,000 - \$1,000,000
- Buy Rate: As low as 1.29
- Commission: Up to 14%
- Terms: 6-12 Months
- Minimum Monthly Revenue: \$100,000
- Minimum Fico Score: 650
- Minimum Time in Business: 2 Years
- Payment Frequency: Weekly Payments
- Early Payoff Discounts: Yes
- Max Negative Days or NSF: 5 within 30 Days

*Please note that 1st Position is assuming the merchant has no MCA History whatsoever, and that a merchant that does have MCA History and is being priced as a 1st Position will fall under our 2+ Position guidelines.

2ND POSITION+

- Funding Amount: \$20,000 - \$2,000,000
- Renewals up to \$5,000,000
- Buy Rate: As low as 1.29
- Commission: Up to 14%
- Terms: 4-12 Months
- Minimum Monthly Revenue: \$60,000
- Minimum Fico Score: 500
- Minimum Time in Business: 1 Year
- Payment Frequency: Daily & Weekly Payments
- Early Payoff Discounts: Yes
- Max Negative Days or NSF: 5 within 30 Calendar Days
- Position Count: Can Fund up to 8th Position

TRUCKING & TRANSPORTATION

1st Position Trucking is Restricted

- Minimum MCA History: 6 Months
- Minimum Monthly Revenue: \$150,000
- Minimum Fico Score: 620
- Minimum Time in Business: 3 Years
- Minimum Trucks in Fleet: 3
- Buy Rate: As low as 1.29
- Commission: Up to 14%
- Terms: 3-8 Months
- Payment Frequency: Daily & Weekly Payments
- Early Payoff Discounts: Yes
- Max Negative Days or NSF: 5 within 30 Calendar Days
- Position Count: Can Fund up to 5th Position

CONTRACTORS & CONSTRUCTION

1st Position Construction is Restricted

- Minimum MCA History: 6 Months
- Minimum Monthly Revenue: \$200,000
- Minimum Fico Score: 620
- Minimum Time in Business: 3 Years
- Buy Rate: As low as 1.29
- Commission: Up to 14%
- Terms: 3-8 Months
- Payment Frequency: Daily & Weekly Payments
- Early Payoff Discounts: Yes
- Max Negative Days or NSF: 5 within 30 Calendar Days
- Position Count: Can Fund up to 5th Position

RESTRICTED PROFILES

- Defaulted on MCA or Loan (Satisfied or Not)
- Recent Bankruptcy, Large Tax Liens, or Commercial Judgements
- Businesses Incorporated in Utah, Virginia, or Texas
- Criminal Financial History

OTHER DECLINE REASONS

- Excessive Shopping (Received Submission from 4+ ISO's in the last 30 Days)
- Took 3+ MCA's in the last 6 Weeks
- Bouncing on Current MCA's
- Lowered Payments on MCA's
- New Bank Account (Last 6 Months)

RESTRICTED INDUSTRIES

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|-----------------------|-------------------------------|
| • Auto Dealers | • Non Profit Organizations |
| • Oil/Mining | • Non US Citizens |
| • Law Firms | • Check Cashing |
| • CBD/ Marijuana | • Guns & Ammo |
| • Financial Services | • Real Estate Sales & Brokers |
| (investing, lending) | • Gambling and Gaming |
| • Adult Entertainment | |

Please email all new submissions to Underwriting@jrgfunding.com and CC your designated ISO Representative.

SUBMIT YOUR DEALS TODAY!