Kalamata Product Matrix

QUALIFICATIONS	PRIME A PAPER TIER 1	PRIME A PAPER TIER 2	SELECT A PAPER	SELECT B PAPER
Position	1st	1st	1st & 2nd	1st, 2nd, and 3rd
Minimum Annual Revenue	$500,000*	$500,000*	$300,000*	$300,000*
Minimum Funding Amount	$10,000	$10,000	$10,000	$10,000
Maximum Funding Amount	$500,000	$500,000	$350,000	$350,000
Minimum Average Bank Balance	$10,000.00	$5,000.00	$7,000.00	$5,000.00
Minimum Time in Business	48	12	24	12
Minimum Credit Score (Experian)	675	600	635	600
Provide Funding in all States	Yes (no Puerto Rico)			
Home Based	No	No	Yes	Yes
Minimum Number of Monthly Deposits	10	5	3	3
Tax Lien	TBD based on lien size relative to prospective client's deal size. In most cases, the prospect must be on payment plan. If a new lien, proof of dialogue with IRS and good faith payments/action, we can likely work with it.			
Minimum % Ownership	50% or Corporate Resolution	50% or Corporate Resolution	50% or Corporate Resolution	50% or Corporate Resolution
Minimum # of Months	6 Months	6 Months	4 Months	4 Months
Maximum # of Months	18 Months	12 Months	12 Months	10 Months
Minimum Buy Rate	1.14	1.15	1.26	1.28
Maximum Buy Rate	1.26	1.24	1.3	1.32
Commissions	10%	10%	14%	16%
Most Common Remittance Frequency	Weekly	Weekly	Weekly	Weekly
Do we offer Early Pay Discount	All offers come with prepay discount	All offers come with prepay discount	All offers come with prepay discount	All offers come with prepay discount
Max Negative Days	3	3	3	4
If the customer has declared personal bankruptcy before, how much time needs to have passed since discharge?	3 Years removed	3 Years removed	1 Year removed	1 Year removed
Can you Refinance/Buy Out	2 Position <150K, net 50%, seasoned >90 days. Can buy into second position, pending underwriters discretion.			
Concurrent Funding Policy	30 day requirement. Add-ons available upon request, pending underwriter discretion, and cannot take total cumulative amount above deal cap thresholds.			
Eligible for Renewal	Net 50 & 50% paid into RTR			
UCC Filing	Upon funding (can fund WO filling UCC, must be approved by underwriter before contract request).			
Do we require Personal Guarantee	LSA only, Guarantee of Performance on all contracts			
INDUSTRIES	**PROHIBITED SIC:** ADULT ENT., AUTO DEALERS, BAIL BONDS, BANK, BROKERS, CHECK CASHING, FINANCE, GAMBLING, GAS & OIL + GAS STATIONS W/O CONVENIENCE, GUNS, LEGAL SERV., LENDERS, MARIJUANA, NAIL SALONS, NFP - ADVOCACY/LOBBYING, NON-PROFITS, PAWN SHOPS, PLACES OF WORSHIP, POLITICAL GROUPS, PREC. METALS, TRUCKING, USED AUTO SALES, VAPES			
	RESTRICTED SIC DNQ FOR PRIME 15 MONTHS & SELECT 12 MONTHS: CONSTRUCTION, CONTRACTING, GAS STATION W/CONVENIENCE, INSURANCE, REAL ESTATE, STAFFING, STEEL, STORAGE, TRANSPORTATION Minimum revenue requirements: most SICs ($240,000), Construction ($360,000), and Gas Stations/Convenience Stores and Staffing ($1.2 million).			