



Submission Requirements

Send package by email to submissions@smartstepfunding.com cc: sales@smartstepfunding.com

Submit each legal entity in separate email

Please include:

- Completed Application – PG's SSN, DOB, biz address, PG home address, etc
- 4 most recent bank statements and/or processing statements
- All files must be in PDF format – file names with identifiers are helpful i.e. app, bs, bank, bk etc.

Applications must have the following information:

- SS# of owner(s), DOB, home address; Owner(s) signature dated within 30 days of submission
- Industry – what does the company do? What do they make? Sell? What service? – please be specific
- Business start date, business address, EIN

Reminder:

- U.S. Businesses only
- Time in business must be at least 2 years (cleaning services must be in business at least 10 years)
- Need at least 1 year business ownership
- Average bank deposits must be at least \$10,000; average number of deposits must be 8+
- No excessive overdraft days
- Multiple advances with total balance over 100k

Program types: Total Deposits Advance (TDA) and Credit Card Advance

Yields: 1.33 - 1.37 (these are **sell-rates with 10 points commission included for all NEW deals**)

Sales partner can upsell up to an additional 4 points with a 1-to-.75 commission adjustment, or downsell by up to full commission amount (no upsell on high-risk or large deals)

An account set-up fee of 1.5% of the funded amount will be charged at time of funding on new deals. Account set-up fee is 3% of the funded amount for deals over \$250k.

Prohibited Industries
Auto Sales (new or used)
Construction Contractors
Financial Services - accounting, insurance
Gas Station
Home-based AND Sole-prop businesses
Nail Salon
Real Estate
Transportation
Need 10+ years in business for cleaning services