



THE MISFIT MERCHANT PROGRAM

DEFAULTS

Default files and those with poor payment history can be reviewed if they are satisfied, are in collections, or in a debt consolidation

OVERALL GUIDELINES

Defaults	YES!
Time in Business	1 Year
FICO Score	No Minimum
Monthly Gross Deposits	50k
Negative Days/ NSF	MAX 4 negative days per month
Payment Frequency	Daily and Weekly

ULTRA HIGH-RISK - D/F PAPER

- **Funding amounts provided: 5K-50K to start**
- **Terms: Up to 3 months to start**
- **Positions: 1st-10th****
- **Restricted Industries: None**
- *Terms and capital amount can increase upon refinance and/or renewal*
- ***1+ positions can be reviewed if there is prior MCA payment history and ZBLs*

Please note: All files are subject to change and underwritten on a case by case basis, depending on the level of risk calculated.

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