



UW GUIDELINES

Buy Rates:	As low as 1.26
Term:	5 - 12 months
Min. Gross Revenue/month:	\$50,000 (\$100k for trucking / construction)
Min. Time in Business:	2 years
Min. FICO:	550
Min. # of Deposits/Month:	4
Max Negative Days/Month:	4
Max Total HB% (all positions):	30%
Min. Advance Amount:	\$25,000

NEEDED TO FUND

- Signed contracts (all owners)
- Driver license
- Void check from business bank (should match statements)
- For certain deals more underwriting will be needed, including AR, financials, and tax returns

RESTRICTED INDUSTRIES

Pawn Shops, ATM businesses, Financial Institutions, Auto Sales, Car rental, Bail bondsman, Pornography / Adult Films, Solar, Cannabis

Restricted States: NY, TX, UT
(CA only with CA broker's license)