



WESTWOOD
FUNDING

ISO Submission Guidelines

Submit to: underwriting@westwoodfunding.com

(954) 350-0331

CORE UNDERWRITING GUIDELINES

Time in Business:
Min 1 year (depending on industry)

Credit Score:
Must be over 550

NSFs:
Cannot have 4+ consecutive negative days/month

Min Monthly Revenue:
\$40,000/mo across all industries

Avg Monthly Deposits:
5+ per month

Factoring deposits:
Considered high risk

Ownership:
100% preferred · Will accept over 51%

Recourse required:
National bank, CC processor or AR aging report

No prior defaults

NO OPEN BANKRUPTCIES ► If dismissed: Must wait 1 year before funding ► If discharged: We can fund the next day

1ST POSITION & CA GUIDELINES

1st positions: Case-by-case · Prefer some MCA history
Trucking & Construction 1st positions not preferred

1st position CA deals: Case-by-case basis

PREFERRED INDUSTRIES

Medical

Retail

Truck Repair

E-Commerce

Restaurant

Comm. Cleaning

Info Tech

Grocery Stores

Cannabis

Spec. Construction

Convenience

Attorneys

Security

Auto Repair

Service Related

NON-PREFERRED

Auto Sales

Non-Profits

Check Cashing

Auction Houses

Credit Repair

Bail Bonds

Gambling

Invest. Firms

Home Based

Prop. Mgmt

Mtg. Brokers

Crypto



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HARD RULES — NO EXCEPTIONS

✗ No prior defaults

✗ No DateMerch hits, defaults & altered banks

✗ US citizens only — no Canadian or PR businesses

We are not cookie cutter. Strong average daily balance, long TIB, or solid credit can support exceptions to the guidelines above.
When in doubt — submit the deal and let our underwriting team review it.

515 E Las Olas Blvd, Suite 1600 Ft. Lauderdale, FL 33301

INDUSTRY SPECIFIC GUIDELINES



Transportation Industry

\$250,000/mo non factured revenue
Min 10 trucks / 5 drivers · 5 years TIB
Must have commercial AR
1st positions not preferred



Construction Industry

Min \$100,000/mo (unless specialty)
Specialty trades -
(HVAC, plumbing, etc.):
Min 3 year TIB
General construction: Min 5 yrs TIB
Must have commercial AR ·
1st positions not preferred



Restaurants/Food Service

Min \$100,000/mo revenue
3 Years TIB



Auto Sales

Over \$1M monthly in revenue
3 years TIB
Not over 50% utilization on any
existing floor plan