



DIRECT DIAL
714-576-6027

Basic Requirements

YOUR PACKAGE MUST CONTAIN OR CONSIDER THE FOLLOWING

SMALL BUSINESS LOAN

MINIMUM MONTHS IN BUSINESS **6** + MINIMUM IN BANK DEPOSITS **\$15,000** + MINIMUM DEAL SIZE OR ADVANCE AMOUNT **\$5,000** + NO MORE THAN **7** NEGATIVE DAYS

BANK ONLY (ACH) ADVANCES

MINIMUM MONTHS IN BUSINESS **6** + MINIMUM IN BANK DEPOSITS **\$15,000** + MINIMUM DEAL SIZE OR ADVANCE AMOUNT **\$5,000** + NO MORE THAN **7** NEGATIVE DAYS

CREDIT CARD SPLIT DEALS

MINIMUM MONTHS IN BUSINESS **6** + MINIMUM TRANSACTIONS PER MONTH **10** + MINIMUM BATCHES PER MONTH **6** + MINIMUM MONTHLY ON CREDIT CARD **\$4,000** + MINIMUM DEAL SIZE OR ADVANCE AMOUNT **\$5,000**

DOCUMENTATION

3 MONTHS OF BANK STATEMENTS + **3** MONTHS OF PROCESS STATEMENTS + SIGNED APPLICATION

PROHIBITED INDUSTRIES

Adult Entertainment
Airlines
Annual Memberships
Brokerage
Cannabis
Casinos
Class 3 Weapons
Consumer Credit
Dating Services
Escort Services
Financial Institutions
Insurance

Multi-Level Marketing
Non-Profits
Oil Drilling
Pay Day Loans
Unapproved Medical Treatments (FDA)
Vape Shops
Warranty Companies

RESTRICTED INDUSTRIES

Accounting Firms
Appraisal Services
Auction Houses
Auto Supply Stores
Bail Bonds
Billing Services
Building / Home Construction
Cell Phone Stores
Collection Agencies
Counseling Services
Direct Marketing
eBay Sales

ADDITIONAL UNDERWRITER DISCRETION

Flea Markets
Gambling
Gas Station Convenience Stores
Gas Stations
Heating Oil Sales
Home Based & Door-to-Door
Home Health Care
Internet Prescription
Internet Software Companies
IT / Communications
Kiosk
Landscaping

Mining
Property Management / Realty
Seminars
Radio / Television
Telemarketing
Temp Agencies
Ticket Brokers
Timeshares
Transportation Dealerships
Travel Agencies
Trucking

Additional Considerations

YOUR PACKAGE IS RECOMMENDED TO DISCLOSE THE FOLLOWING

TAX LIENS & JUDGEMENTS Lack of evidence of payment plan | Balances over \$250k or multiple occurrences

EXISTING CASH ADVANCE BALANCES Evidence on application payoff letter prior to funding

TENANCY Rent more than 2 months behind | Less than 3 months of remaining lease term

OPEN BANKRUPTCIES Chapter 11 or 13

% OWNERSHIP Minimum 51% Ownership