



### Guidelines:

#### Any type of Business Loan:

- ❖ **Credit Score Requirement: 680+**
- ❖ **Clients who do not meet the minimum credit score requirement of 680 or higher, along with demonstrating substantial assets, strong revenue, and a low debt-to-income ratio, may be ineligible for our services.**
- ❖ **If Credit Score Lower than 680. Loan To Value is 50% to 90% and Debt To Income Ratio Max 35%**
- ❖ **Monthly Revenue: \$10,000**

#### Document Checklist:

- **Last 3 Years Business Tax Returns**
- **Year-End Income Statement and Balance Sheet or Last Year Tax Returns if available**
- **Year-to-Date Income Statement and Balance Sheet (if loan amount is \$500,000 and greater)**
- **Borrower Certification Form**
- **Schedule of Indebtedness Form**

For Businesses with Two or More Owners:

- ❖ From any owner with 20% or more ownership
- ❖ Credit Score Requirement: 680+
- ❖ Clients who do not meet the minimum credit score requirement of 680 or higher, along with demonstrating substantial assets, strong revenue, and a low debt-to-income ratio, may be ineligible for our services.
- ❖ Monthly Revenue: \$10,000

Document Checklist:

- Personal Financial Statement Form
- Individual Certification Form
- Resume
- Last 3 Years Personal Tax Returns when available, including all Schedule
- K-1's, if applicable
- Last Years Personal Tax Returns when available

For Business Acquisition:

- ❖ From the business to be acquired (Business Acquisition request)
- ❖ Purchase Agreement or Letter of Intent
- ❖ Last 3 Years Business Tax Returns
- ❖ Year-End Income Statement and Balance Sheet
- ❖ Year-to-Date Income Statement and Balance Sheet

Cannabis Lending to state-licensed, cannabis-related businesses (“CRBs”) and ancillary Businesses:

- Medical dispensaries
- Cannabis cultivators
- Testing labs
- Manufacturing facilities
- Retail stores
- Transportation and delivery services
- Landlords
- Suppliers

## **Invoice Factoring:**

### **Eligibility Criteria:**

- ❖ **Minimum monthly volume: \$50,000 to \$10 million**
- ❖ **Main focus on service companies, with openness to other possibilities.**
- ❖ **Unable to support progress/milestone billing in construction.**
- ❖ **Clients can have less-than-perfect personal credit, provided there is no financial fraud.**

#### *I. Funding Details:*

- **90%, and up to 97% funding.**
- **Quick funding process, with initial funding in 5 business days or less and SAME DAY**
- **thereafter.**
- **Agreements are month-to-month, ensuring flexibility for referrals without feeling trapped.**

## **Corporate Charge Credit Card:**

- ❖ **\$80K Monthly Revenue**
- ❖ **1 Year Time in Business**
- ❖ **Online Presence**
- ❖ **Explanation for use for Card**
- ❖ **Receive 8% to 10% Monthly Rev**

**Merchant Cash Advance:**

***Auto Declines: Automobile dealerships, Bail Bonds, Check Cashing, Collection Agencies, Gambling, Law Firms, Oil Field Services, Gas Stations, Consulting Firm, Legal, Financial Firms***

***Not funding in California, Virginia, Utah, Alaska, Hawaii, Puerto Rico and Other Non-US Territories.***

- ❖ Time in Business 5+ Months
- ❖ \$10,000 Monthly Revenue
- ❖ Average Ledger Balance \$1,000
- ❖ 5+ Deposits
- ❖ 40% Debt To Income Ratio
- ❖ 1.27 - 1.699 Factor Rate
- ❖ 1st to 6th Positions
- ❖ Daily or Weekly Payments
- ❖ 10% Processing Fee
- ❖ 30 Days to 10 Months Term
- ❖ Non Sufficient funds Max 3
- ❖ Negative Days Max 3
- ❖ Reverse up to 4 positions
- ❖ Reverse Processing Fee 6%
- ❖ Consolidation only up to 3 position with 50% Net
- ❖ Default needs a zero balance letter
- ❖ No tax Liens
- ❖ No Active Judgements
- ❖ No Bankruptcy
- ❖ Funding Amount \$2,000 to \$2,000,000

**HR/Payroll the business needs just minimum of two employees**

**Business Credit Repair Business needs to be in business for 2 Months**

**INSTRUCTIONS:**

**Gathering the required documentation based on the specific service you qualify for. You can find a complete list of required documents on Page 1,2 and 3. To Download Please Use a Desktop Computer.**

**Once you have gathered the necessary documentation, please complete the application form located on the last page and submit it along with your documents to [info@affinitybninc.finance](mailto:info@affinitybninc.finance)**

**A dedicated Affinity BN Banking Specialist will be in touch within 24 business hours to discuss your application further and answer any questions you may have.**

**Should you have any questions in the meantime, please feel free to contact us directly at 1-800-610-8060.**

**We look forward to receiving your application and partnering with you to support your business success.**

**Sincerely,**

**Affinity BN Banking**

Affinity BN Banking  
New York, New York, 10004

[info@affinitybninc.finance](mailto:info@affinitybninc.finance)



17 State Street, 40th Floor  
1(800) 610-8060

Agent: \_\_\_\_\_  
<https://affinitybninc.finance/>

**Funding Application Form**

**Business Information:**

<b>Full Legal Business Name:</b>	
<b>Business Address:</b>	
<b>Business Email Address:</b>	
<b>Employer Identification Number:</b>	
<b>Business Line:</b>	<b>Website:</b>
<b>Monthly Revenue:</b>	<b>Incorporation Date:</b>
<b><i>Debt Summary Statement</i></b>	
<b>Funder's Name:</b>	
<b>Date Funded:</b>	
<b>Funding Amount:</b>	
<b>Payback Amount:</b>	
<b>Payment Frequency: (Daily or Weekly)</b>	

**Business Owner Information:**

<b>Full Legal Name:</b>	<b>Phone Number:</b>
<b>Personal Email Address:</b>	
<b>Personal Address:</b>	
<b>Rent or Own? _____</b>	<b>Credit Score:</b>
<b>Date of Birth:</b>	Circle One: <b>Bankruptcy   Tax lien   Judgment</b> _____ <b>Default   Not Applicable</b>
<b>Social Security Number:</b>	

**Signature:** \_\_\_\_\_

**Date Signed:** \_\_\_\_\_

*By signing this application form, the applicant consents to Affinity BN Banking and any affiliated companies to conduct a background check, including obtaining a credit score report and reviewing any submitted documents, for the purpose of assessing the application for business funding.*