CAPITAL DOMAIN

(732) 426-4900

SUBMISSION GUIDELINES

Business Requirements:

1. Signed Application: Dated within 30 days, 50% Ownership required (80% Ownership is required on agreements.)
2. Three most recent Bank Statements.

Offer Parameters	
Minimum Advance Amount:	$50,000
Maximum Advance Amount:	$2,000,000
Minimum Term:	75 Days
Maximum Term:	12 Months
Maximum Position:	Will fund any position assuming affordability (30% max holdback if ending balances are strong.)
For renewals: Minimum Paid in Percentage to review:	50%
For add-ons: Minimum Paid in Percentage to review:	35%
Daily ACH's:	Pulled Monday - Friday
Weekly ACH's:	Pulled on merchant's choice of day each week if approved.

Buy-Rates	
Buy-Rates are a starting point meaning at this rate there is zero points commission.	Max Commission 15%.
Buy-Rate:	1.21
Upsell:	Up to 15 Points

Business Requirements	
Minimum Length of Ownership:	12 Months
Percentage of Ownership (Offer)	51%
Percentage of Ownership (Agreements Issued)	51%
Minimum FICO (Credit Score – Experian) Credit History is reviewed during Underwriting however FICO Score is not used as a specific determinant.	

Max Retrieval	
1st Position:	20% Max
2nd Position:	25% Max
3rd Position & Above:	30% Max

Position	Min Monthly Revenue	Max NSF	Turn (Months)
1st Position:	$50,000	5	2 - 6
2nd Position:	$65,000	5	2 - 6
3rd Position:	$80,000	5	2 - 6

Bankruptcy Restrictions	
CHAPTER REQUIREMENT	
7 Discharged:	Dismissed 1 Year
11 Discharged:	Dismissed 2 Years
12	Automatic Decline
13 Discharged:	Dismissed 1 Year

Bank Statement Requirements	
Type of Account:	Must be a Business Bank Account Sole Prop, Partnership, Inc or LLC.
Legal Name on Account:	Must match the Secretary of State Filing for the company.
Business Address on Account:	Must match the Physical Address listed on our agreements, or be listed as a Mailing Address.
Minimum Number of Deposits:	5
Balance:	Positive
Maximum Number of Negative Ending Daily Balances:	5
Minimum Monthly Revenue::	$50,000
If any companies such as Corporate Turnaround, MCA recovery or any Cash Advance Recovery law firms are present in the account (Even just one time), this will be an automatic decline.	

Automatic Decline Reasons:

1. Child Support past due on personal credit history.
2. Bouncing payments on current advance.
3. Presence of Corporate Turnaround or MCA Recovery in Bank Statements.
4. Judgment and/or prior default with another Funder.
5. Merchant is on Reduced payment/Modification with an existing MCA.
6. Merchant is a noncitizen.
7. If a deal is submitted by over 3 ISO's within a 30 day period, the deal will be a decline for all ISO's.
8. If the merchant has sales tax liens that have not been released.

Funding Stipulations	
Pre-Approval Stipulations:	• Signed Application • 3 Months Bank Statements

Payback Bank Statements:	12 Months Bank Statements are required for: • Seasonal Business • Industry • Inconsistent Banking Revenuecompany.
Documents required before Agreements are drafted:	• Driver's License • Voided Check • Signed Application with a minimum of 51% ownership.
Documents required before funding:	• Signed Agreement
Bank Verification:	• Decision Logic Completion • Online Login Information • Three Way Verification Call with Merchant and Bank.
Proof of Ownership:	• Federal Tax Forms: - Schedule K1 - Schedule C - Form1120 E - SS4 (for new businesses that have not yet filed taxes) • BuyOut Agreement Will have monetary value, old owner's name (that we have Proof of Ownership for), and new owner's name as the full and complete buyer. MUST be executed (Signed by BOTH parties) • Board Resolution Showing owners from the corporation (found on k1) signing to show proof merchant has Financial Signing Power • Additional POO is required in all situations where we cannot confidently verify ownership in the UW process.
Active Business License:	• Business License with an expiration date • Secretary of State must be Active before funding.
Funding Calls:	• 50/50 Ownership: Both owners are required to be on the funding call.
Offers above $100,000:	• 1. Most recent year Tax Return or prior year Tax Return + current year Tax Extension. or • 2. Year-To-Date P&L, Balance Sheet, AR Aging Report, AP Aging Report, landlord.

Preferred Industries:

MEDICAL PRACTICES:

- Dentists
- Chiropractors
- Pharmacies
- Medical Laboratories
- Nursing Care Facilities
- Veterinarians
- Medical Equipment & Supplies

CONTRACTING/HVAC:

- General Contractors
- HVAC and Electrical Contractors

BUSINESS SERVICES:

- IT Support
- General Business Services

RETAIL:

- Restaurants
- Hardware Stores
- Lawn & Garden Supplies
- Landscape Nursery
- Carwashes
- Sporting Goods

MANUFACTURING:

- Materials & Machine Parts
- Consumables (Food, Beverage, and Tobacco)
- Food Product Machinery
- Medical Devices, Instruments and Supplies
- Manufacturers supporting approved industry types

AUTOMOTIVE:

- General Automotive Repair
- Tire Retreading and Repair
- Transmission Repair
- Glass Replacement
- Top, Body & Upholstery

Prohibited Industries:

- NonProfit Organizations
- Collection Agencies
- Churches
- Gambling
- Casinos Auction
- Consignment Insurance Brokers
- Financial Institutions
- Services Law Firms
- Online Supplements
- Jewelry Sales
- Retail & Wholesale Pawn Shops
- Consignment Live Animals
- Pet Adoption
- Adult Entertainment
- Non-U S Businesses Staffing
- Credit Repair
- Marijuana
- Home Based Marketing

Restricted Industries

INDUSTRY	MIN. TIB (MONTHS)	MIN MONTHLY REVENUE	POSITION	ADDITIONAL QUALIFIERS
Trucking	12	$100,000	1st-4th	Active on SAFER, must own 3 Trucks, Cert. of Insurance, May Require GPS or Photos of Trucks.

Farms	24	$100,000	1st-4th	Full Year Bank Statements Needed.
Nail Salons	12	$75,000	1st-4th	
Taxis/Transportation	12	$100,000	1st-4th	Provide Vehicle of Service Permits.
Tire Sales & Installation	12	$100,000	1st-4th	
Wholesale Produce/Perishables	12	$100,000	1st-4th	
Flooring Sales & Installation	24	$100,000	1st-4th	
Recycling	12	$100,000	1st-4th	
Gas Stations w/ Convenience Store	24	$100,000	1st-4th	
Gas & Oil	12	$100,000	1st-4th	Includes Any Oil Related Business.
Garment Industry	12	$100,000	1st-4th	
Wireless Stores	12	$100,000	1st-4th	
Home Healthcare	12	$100,000	1st-4th	
Auto Detailing	12	$75,000	1st-4th	
Residential Construction	24	$100,000	1st-4th	WIP Report or AR Aging Report for Approvals over $75k.
Commercial Construction	12	$100,000	1st-4th	WIP Report or AR Aging Report for Approvals over $75k.