



# ECG

## DEAL SUBMISSION GUIDELINES

### Guidelines

Availability: All 50 states

Terms: 4–11 months

Rates: 1.18-1.45

Max funding: \$200,000

Positions: 1st–3rd

Frequency: Daily or Weekly

Prepayment discounts:  
Standard on all deals

COJ: Never

Type: Loans and MCAs

FICO: Minimum 500 – 800

Time in business: Minimum of  
6 months

Deposit volume: >\$6,000/mo  
and 2 deposits/mo

Returned Items:  $\leq 9$  in 3  
months and  $< 6$  in 1 month

Neg Days:  $\leq 9$  in 3 months and  
 $< 6$  in 1 month

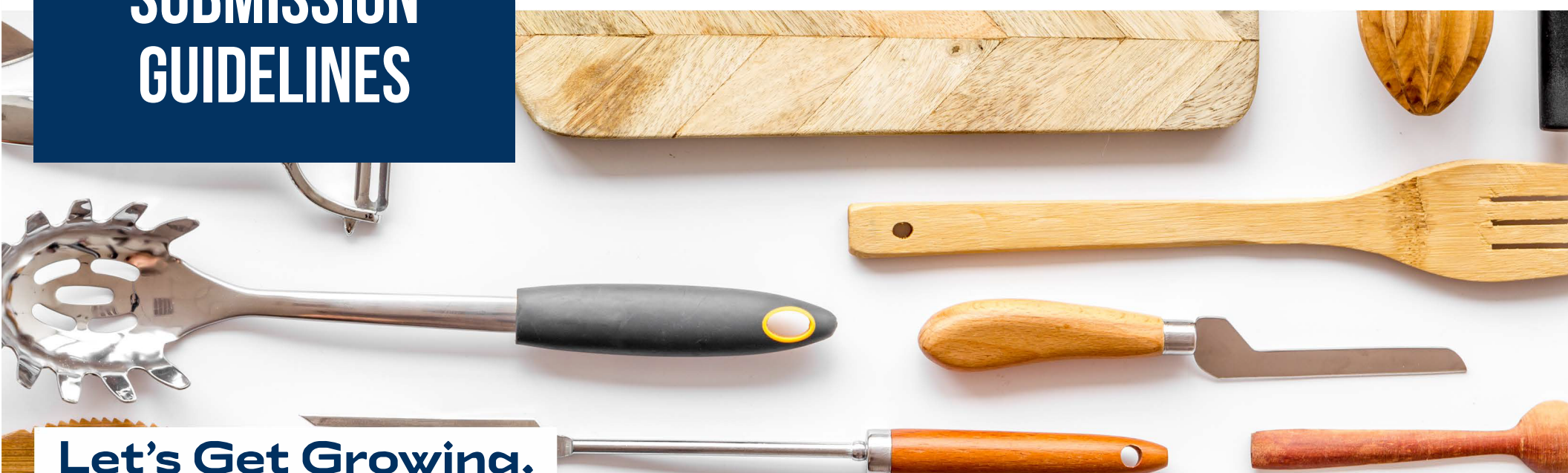
Average Daily Balance:  $\geq \$600$

Ownership: 50% required

Commission: up to 17pts

UW Fee: 2.9% (min \$399)

Wires: free of charge



Let's Get Growing.



**Funding  
made  
possible.**

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Adult Entertainment/Pornography  
Auto Sales  
Bail Bonds  
Boat/Recreational Vehicle Sales  
Business Associations/Unions  
Call Centers  
Card Processors  
Casinos/Sports Betting  
Collection Agencies/Repossession

Credit Counseling/Credit Repair  
Crypto Currency/E-trade/Brokers  
Gems/Precious Metals Dealers/Brokers  
Government Agencies  
Law Offices/Licenses Attorneys  
Lead Generators  
Lease-to-Own and Rent-to-Own Businesses  
Lending Companies/Loan Brokers/Mortgage Companies  
Marijuana Dispensaries/Growers/CBD

Mining/Oil and Gas Production/Drilling  
Multi-Level Marketing Sales  
Non-Profits  
Pawn Shops  
Religious Organizations  
Ticket Brokers  
Travel Agencies

### Most deals require the following steps:

- Driver's License
- Voided check
- Bank verification (DecisionLogic/PLAID)
- Signed documents
- Proof of ownership  
(if not able to be cleared via background check)

### Submission Requirements:

*(Prior to Approvals)*

- Bank Statements: Minimum 3 months
- Application: Docusign accepted with IP & Certificate
- Must be signed and dated within 30 days

### Repayment Discount Schedule

<30 calendar days: 15 points off  
31-60 calendar days: 10 points off  
61-90 calendar days: 5 points off

### Renewals

- Eligible after 40% paid down
- Renewals pay 8 pts commission on funded amount  
(unless first deal sold is less than 8 pts)

*\*Additional requirements may also be noted in the approval Deal Notes section*

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**For Business Development:** [newpartners@ecg.com](mailto:newpartners@ecg.com) | 1.888.358.5761

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