GRANITE
MERCHANT FUNDING

We strive to make the funding process fast, secure, and smooth for you and your clients. If you have any questions, please feel free to reach out to us at isosupport@granitefunding.com or by calling us at (888) 436-8344.

BASIC CRITERIA

Max Term	250 days and weekly
Minimum Time in Business	2 Years
Minimum Credit Score	700
Minimum Monthly Revenue	$1,000,000
Bank Statements	12 Most Recent Statements (Must Be Business Bank Account)
Minimum Advance	$750,000
Maximum Advance	$2,000,000
Maximum Negative Days	5
Maximum NSFs	5
Buy Rate	1.25
Upsell	5 point cap on commission
Restricted Industries	Financial Institutions, Auto Sales, Attorneys, Trucking, Construction, Real Estate
Verification Method	Tax Guard
Inspection Type	Zoom (remote)
Financial Stips	Most Recent Tax Return, PNL Report (Profit and Loss Statement), Balance Sheet, Cash Flow Document, Account Receivables Aging Report

SUBMISSIONS

Send submission to: newdeals@granitefunding.com
Subject line should read as follows: "New Deal - Legal Name of Business"

- Please be sure to start a new email (do not reply to a previous thread or email chain)
- Submit only one deal request per email

Email must include the following:

- Signed and dated application form containing the following information:
  - All of the owner's personal information, including social security number
  - Industry type
- Applicant's three most recent business bank statements (four most recent bank statements for CA deals). Business legal / DBA name must match application. All pages of statements must be provided.
- If the merchant has an existing cash advance please provide the details (i.e. Existing MCA Company and current balance)

HOW TO REQUEST CONTRACTS

You can request a contract by emailing contracts@granitefunding.com. Please be sure to include the up-sell rate and requested terms (i.e. days), along with a copy of the merchant's U.S. driver's license and voided check from the business account analyzed for approval. All signed contracts and requested stipulations should be sent to contracts@granitefunding.com.

RENEWALS

Deals reach renewal eligibility once they are at 50% paid. All renewal submissions are to be sent to renewals@granitefunding.com, along with the last three months of business bank statements (after the 15th of each month, we require a MTD transaction history to be submitted along with the three full months of statements).

Merchants are auto-declined for renewal if the deal falls into NSF/Default, Charged-Off, or Lower Payment status. If a merchant has excessive defaulted payments (NSFs), deals will be reviewed on a case-by-case basis.

If a merchant defaults on one or more payments, we must wait for 10 consecutive payments to clear before we can review the deal for renewal.

CONTACT INFO

Send New Deals to:

newdeals@granitefunding.com

Send Requests for Contracts or Signed Contract Forms to:

contracts@granitefunding.com

For Account Balance & Payment Information, Contact:

treasury@granitefunding.com

Send Renewals to:

renewals@granitefunding.com

Fax Number:

(888) 493-4091

ISO Relations:

(888) 436-8344

isosupport@granitefunding.com