



INSTAFUND ADVANCE

PROCESSES & UNDERWRITING GUIDELINES

Please note the deals with deposits less than \$50,000 will not be considered.

2nd Position and Up
1st With MCA History

Trucking & Construction
Minimum Revenue of 250k p/m

GUIDELINES

- ✓ Payment Schedule: Daily/Weekly
- ✓ Deposit Requirement: 5 Deposits
- ✓ Credit Score: Minimum 550
- ✓ (TIB): Minimum 1 year
- ✓ NSF Limit: Maximum 5 NSF's p/m
- ✓ Renewals: 50% Paid In

PREFERRED INDUSTRIES

- ✓ Restaurants
- ✓ Beauty/Hair Spas
- ✓ All Medical Industries
- ✓ Retail + Wholesalers
- ✓ Transportation (Excluding Trucking)
- ✓ Construction (Sales of \$250k plus)

RESTRICTED INDUSTRIES

- ✗ Law Offices
- ✗ Casinos
- ✗ Real Estate
- ✗ Financial Industries
- ✗ Auto Sales

OUR PROCESS

Limited Documentation:
Very limited stipulations

Approval Time:
1-Hour approval

Contract Process:
DocuSign Contracts

Funding Time:
Same Day Funding

Early Payoff:
Early Payoff Discount

SUBMIT DEALS

SUBS@INSTAFUNDADVANCE.COM

CC: BEN@INSTAFUNDADVANCE.COM



www.instafundadvance.com



SUBMIT



High-Risk Program 11 Points

Funding Guidelines	High-Risk Program				
Positions	1st Position	2st Position	3st Position	4st Position	5st Position
Min Time in Business	12 months	12 months	12 months	12 months	12 months
Min FICO Credit Score	500 (min)	500 (min)	500 (min)	500 (min)	500 (min)
Program Term (Months)	2-6 months	2-6 months	2-5 months	2-4 months	2-3 months
Bank Statement Required	3 months plus MTD	3 months plus MTD	3 months plus MTD	3 months plus MTD	3 months plus MTD
Min Days of Bank Deposit pr Month	5-6 deposits	5-6 deposits	5-6 deposits	5-6 deposits	5-6 deposits
Min Total Monthly Deposits	30K	40K	50K	60K	80K
Min daily ending bank balance	3x multiple of remit	3x multiple of remit	3x multiple of remit	3x multiple of remit	3x multiple of remit
Max negative days (6+ days = auto decline)	5	5	5	5	5
Total Max Gross Reserve	25%	30%	40%	45%	50%
Minimum Tradelines (Active for 5 years)	3	3	3	3	3
Max Funding Amount	200K	150K	100K	75K	50K
Max Commission	11 points	11 points	11 points	11 points	11 points
Stip Requierments	High-Risk Program				
Signed Application	Needed for all Programs				
Signed Contracts (Purchase / Addendums)	Needed for all Programs				
Most Recent Bank Statements	Needed for all Programs				
Driver's License	Needed for all Programs				
Voided Check	Needed for all Programs				
Business License	Needed for all Programs				
Merchant Interview	Needed for all Programs				
Proof of Ownership (51%)	Needed for all Programs - SOS / Clear				
Bank Verification (on the day of funding)	Needed for all Programs - Bank Login, Decision Logic				

Small Deals Program 11 Points

Funding Guidelines	Small Deals Program		
Positions	1st Position	2st Position	3st Position
Min Time in Business	6 months	6 months	6 months
Min FICO Credit Score	550	550	550
Max Program Term (Days)	120 days	100 days	80 days
Time of last Fundtng (in Days) = Duration	n / a	n / a	n / a
Bank Statement Required	3 months plus MTD	3 months plus MTD	3 months plus MTD
Min Days of Bank Deposits per Month	6	6	6
Min Total Monthly Deposits	\$15,000	\$15,000	\$15,000
Min daily ending bank balance	\$1,000 average min	\$1,000 average min	\$1,000 average min
Max negative days (6+ days = auto decline)	4 days	4 days	4 days
Total Max Gross Reserve	25%	30%	35%
Minimum Tradelines (Industry / Active for 5 years)	2 Trades	2 Trades	2 Trades
Max Funding Amount	\$25,000	\$25,000	\$25,000
Max Comission	11 points	11 points	11 points
Stip Requierments	Small Deals Program		
Singed Application	Needed for all Programs		
Singed Contracts (Purchase / Addendums / COJs)	Needed for all Programs		
Most Recent Bank Statements	Needed for all Programs		
Driver's License	Needed for all Programs		
Voided Check	Needed for all Programs		
MI / FC / Bank Verification (day of funding)	Needed for all Programs		
Proof of Ownership (51%)	Needed for all Programs - K1, Schedule C		

Standard Program 12 Points

Funding Guidelines	Standard Program			
Positions	1st Position	2st Position	3st Position	4st Position
Min Time in Business	24 months	24 months	24 months	24 months
Min FICO Credit Score	600	600	600	600
Max Program Term (Months)	3-8 months	3-7 months	3-6 months	3-5 months
Time of last Fundtng (in Days) = Duration	n / a	30 days	30 days	30 days
Bank Statement Required	3 months plus MTD	3 months plus MTD	3 months plus MTD	3 months plus MTD
Min Days of Bank Deposits per Month	6 deposit days	6 deposit days	6 deposit days	6 deposit days
Min Total Monthly Deposits	30K	40K	50K	60K
Min daily ending bank balance	3x multiple of remit	3x multiple of remit	3x multiple of remit	3x multiple of remit
Max negative days (5+ days = auto decline)	4 days	4 days	4 days	4 days
Total Max Gross Reserve	25%	30%	35%	40%
Minimum Tradelines (Industry / Active for 5 years)	3 Trades	3 Trades	3 Trades	3 Trades
Max Funding Amount	\$500,000	\$500,000	\$500,000	\$500,000
Max Comission	12 points	12 points	12 points	12 points
Stip Requierments	Standard Program			
Singed Application	Needed for all Programs			
Singed Contracts (Purchase / Addendums)	Needed for all Programs			
Most Recent Bank Statements	Needed for all Programs			
Driver's License	Needed for all Programs			
Voided Check	Needed for all Programs			
Business License	Needed for all Programs			
Merchant Interview	Needed for all Programs			
Proof of Ownership (51%)	Needed for all Programs - K1, Schedule C			
Bank Verification (on the day of funding)	Needed for all Programs - Bank login			
Landlord Verification / Rent Checks / Lease	Needed for all Programs, on deals over \$150,000			
P&L, Blance Sheet, Tax Return	Needed for all Programs, on deals over \$150,000			

Premium Program 13 Points

Funding Guidelines	Premium Program		
Positions	1st Position	2st Position	3st Position
Min Time in Business	36 months	36 months	n / a
Min FICO Credit Score	650	650	n / a
Max Program Term (Months)	3-9 months	3-8 months	n / a
Time of last Fundtng (in Days) = Duration	60 days	60 days	n / a
Bank Statement Required	3 months plus MTD	3 months plus MTD	n / a
Min Days of Bank Deposits per Month	8 days	8 days	n / a
Min Total Monthly Deposits	\$50,000	\$75,000	n / a
Min daily ending bank balance	5x multiple of remit	5x multiple of remit	n / a
Max negative days (6+ days = auto decline)	2 days	2 days	n / a
Total Max Gross Reserve	25%	30%	n / a
Minimum Tradelines (Industry / Active for 5 years)	3 Trades	3 Trades	n / a
Max Funding Amount	\$500,000	\$500,000	n / a
Max Comission	13 points	13 points	n / a
Stip Requierments	Premium Program		
Singed Application	Needed for all Programs		
Singed Contracts (Purchase / Addendums / COJs)	Needed for all Programs		
Most Recent Bank Statements	Needed for all Programs		
Driver's License	Needed for all Programs		
Voided Check	Needed for all Programs		
Business License	Needed for all Programs		
Merchant Interview	Needed for all Programs		
Proof of Ownership (51%)	Needed for all Programs - K1, Schedule C		
Bank Verification (on the day of funding)	Needed for all Programs - Bank login, Desicion Logic		
Landlord Verification / Rent Checks / Lease	Needed for all Programs, on deals over \$150,000		
P&L, Blance Sheet, Tax Return	Needed for all Programs, on deals over \$150,000		
A/R - References / Schedules	Needed for all Programs, on deals over \$150,000		