

Deal Submission Guidelines



Offer Guidelines

- **Deal Range:** \$10k - \$100k
- **Funding Speed:** Same day
- **Buy Rate:** Start as low as 1.25
- **Term:** 6 to 12 months
- **FICO Score:** No Minimum
- **Bank Statement Requirements:** 3 Months
- **NSFs:** Average of 6 over prior 3 months
- **Negative Days:** Average of 5 maximum over prior 3 months
- **Current Fundings:** Will pay off up to 2 other fundings (\$40k max) Net 60% Rule
- **Liens:** State liens <\$20k must be paid off
- **State liens:** \$20k-\$50k must be in payment plan
Federal liens >\$100k must be in payment plan
- **Bankruptcies:** No open BK's & must be discharged at least a year prior
- **Business Status:** Must be open and operating via Secretary of State
- **Commission paid:** 30 days for first funding. 7 days for every funding after

How to submit

Signed Application + 3 months of bank statements (4 months for VA, CA, and NY) sent to our submission portal at os.lendr.online/partnr

Conditional Stipulations

- + Business License
- + Liability or workers comp insurance
- + tax return
- + invoices

Contact Us:

312-883-2163
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v8 Q1 2025

RATE CARDS

GOLD

TERM	BUY RATE	SELL RATE	COMMISSION
6	1.25	1.37	12
7	1.26	1.38	12
8	1.27	1.39	12
9	1.28	1.4	12
10	1.32	1.44	12
11	1.34	1.46	12
12	1.36	1.48	12

SILVER

TERM	BUY RATE	SELL RATE	COMMISSION
6	1.3	1.4	10
7	1.31	1.41	10
8	1.32	1.42	10
9	1.33	1.43	10
10	1.37	1.47	10
11	1.41	1.51	10
12	1.44	1.54	10

ISO PREPAY DISCOUNTS

FACTOR RATE + UPSELL

1 MONTHS

1.12

2 MONTHS

1.13

3 MONTHS

1.14

4 MONTHS

1.15

Trucking Requirements

+Minimum \$75k revenue / month

+ TIB < 1 year



Prohibited Industries

- + Adult entertainment
- + Gas stations & mix industry gas
- + Auto & Auto repossession
- + food trucks
- + Bail Bonds
- + Mining/Oil
- + Bridal shops
- + Non-profits
- + Check cashers
- + Pawn shops
- + Collection agencies
- + Places of worship
- + Credit and debt repair / counseling
- + Publicly traded companies
- + Escort services
- + Financial Services
- + Cannabis / CBD
- + Auto Sales
- + Gambling / Gaming
- + Property Management
- + Real Estate Investments



STIPS REQUIRED PER FUNDING AMOUNT

All deals less than \$49,999	Home-based \$50,000 - \$99,999	Non-home based \$75,000-\$99,999	All deals \$100k
- Signed contract - Drivers license - Voided check - Bank link - Veriff 6 months banks	- Signed contract - Drivers license - Voided check - Bank link - Veriff 6 months banks 3 months rent checks - Lease for \$75k+ - Mortgage statement covers both	- Signed contract - Drivers license - Voided check - Bank link - Veriff 6 months banks 3 months rent checks - lease	- Signed contract - Drivers license - Voided check - Bank link - Veriff 3 months rent checks - Lease

Conditional stips

- **Payoff letter - \$10k-\$100k** - has a balance out there that we need to pay off
- **Zero balance letter - \$10k-\$100k** - HAD a balance that we need to prove is paid in full
- **Business license - \$75k-\$100k** - applicable for certain industries. Construction, medical, child care, etc.
- **Insurance - \$10k-100k** - construction and trucking. Certificate of general liability.
- **Proof of ownership - \$10k-\$100k** - will accept EIN letter showing "sole mbr", full tax return of most recent year, or an operating agreement. Really anything showing ownership breakdown by %.
- **Tax lien repayment plan - \$10k-\$100k** - A letter from a lawyer on law firm letterhead showing intent to pay.