

We are a direct funder committed to making the approval and funding process seamless — offering reduced stipulations, quick decisions, and fast funding!



- **Max Term:** 190 payments / 38 weeks
- **Minimum Time in Business:** 6 months
- **Minimum Credit Score:** 520
- **Minimum Monthly Revenue:** \$12,000
- **Deal Amount Range:** \$7,500 - \$80,000
- **Positions:** Max 3rd
- **Maximum Negative Days/NSFs:** 5
- **Buy Rates:** Starting at 1.30
- **Upsell:** 15 points on ALL DEALS

Why partner with us

- **Direct Funder (no sales team)**
- **Strong Pre-Pay Discounts**
- **Weekly Payments**
- **Fast Approvals**
- **Minimal Stips**
- **15 Points Commission on ALL Deals**
- **Funding Available for Construction & Trucking**
- **Funding ITINS & Non-Profits**

Pre-Pays

- **20 points discount** - if paid within 30 calendar days
- **10 points discount** - if paid within 60 calendar days
- **5 points discount** - if paid within 90 calendar days

Orig. Fees

4%:
Deals over \$20,001

5%:
Deals \$20,000 and below

There are no other fees charged

ISO Support

We pride ourselves on providing exceptional ISO support, with flexibility on approval amounts, terms, and buy rates.

Your success is our success!

Guidelines 2025

Preferred

TIB: 6 Months MIN FICO: 520 MAX POS: 3rd

Monthly Required Revenue: \$12,500

- Medical Staffing / Medical Billing / Dental Staffing
- Hospitality / Camping Resorts / Motels / Hotels
- Home Inspection / Insurance Claim Adjuster
- Mini Markets / Convenience Stores (No Gas Stations)
- Amusement and Recreation (Escape Rooms. ETC)
- Medical Facilities (Nursing homes, Hospitals, Rehab centers)
- Medical Officers (Dentists, Doctors, Scans & Blood work, Nutritionists)
- Pet Grooming Store / Salon / Spa
- Healthcare (Doctors, Dental, Offices)
- Grocery Stores / Supermarkets
- Funeral Services
- Fitness Center / Gym
- Beauty Salon / Spa
- Childcare / Daycare
- Auto Repair
- Restaurants / Sports Bars
- Retail Stores
- Wholesale / Distribution
- Manufacturing
- Pest Control
- Homebase Healthcare
- Education

Standard

TIB: 9 Months MIN FICO: 530 MAX POS: 3rd

Monthly Required Revenue: \$12,500

- Construction / Contractors / Painting / Logging / Telecommunication services (Minimum Fico 550)
- Barber Shops / Nail Salons / Hair Salon / Beauty Salons
- Computer & IT Product and Services / Software
- Real Estate Property Management / Property Manager
- Horse Riding School / Horse Riding Stable (Must Have a Location)
- Home Inspection / Insurance Claim Adjuster (Homebased)
- Publishing / Book publisher / Magazine / News Paper
- Restaurants (Inside Gas Station)
- Staffing / Recruiting (Excluding Medical Staffing)
- Education (Homebased, or no online presence)
- E-commerce - (With Location/Warehouse)
- Cellphone / Wireless stores
- Event Planning / Entertainment Agency
- Farms / Agriculture services / Farm stores
- Lawyers / Law Firms (Except Financial, Bankruptcy)
- Wholesale / Distribution (Homebased)
- Insurance Broker (Must Have Location)
- Consulting / Coaching / Training
- Childcare / Daycare
- Pest Control (Homebased)
- Marketing / Advertising
- Non-profit organizations
- Photography studio
- Auto Detailing/Auto Repair
- Auction Houses
- Liquor Stores / Alcohol Store
- Tattoo Shops
- Flower shop
- Night Club
- Manufacturing (Homebased)
- Car Rentals / Boat Rentals
- Catering
- Art Galleries
- Coin Laundry
- Accounting / Tax Preparation

Transportation

TIB: 12 Months MIN FICO: 580 MAX POS: 2nd

Monthly Required Revenue: \$15,000

- Interstate/Intrastate Trucking
- Medical Transport
- Limo Services
- Towing/Delivery Services

GUIDELINES 2025

Restricted

TIB: 12 Months **MIN FICO:** 550 **MAX POS:** 2nd

Monthly Required Revenue: \$15,000

- Mortgage Broker Companies and Real Estate Agent Companies (Min. Rev. 30k, Must Have Location, Online Presence)
- Smoke Shops / Vape Shops / CDB and THC Dispensary / Hookah Lounge
- Transportation (Goods and Services) (Minimum Fico 580) - Towing, Moving, Delivery Services
- Transportation (Passenger) (Minimum Fico 580) - Uber, Lyft, Ridesharing, Buses, Limo Services
- Landscaping (large projects) / Pool Cleaning / Pressure Washing
- Consulting / Coaching / Training / Sport Team (Homebased)
- Coin Dealers / Gold Dealer / Gold Broker / Gold Trader
- Flea Market Stand / Food Concession or Produce
- Food Truck / Ghost Kitchen / Virtual Kitchen
- Pet Sitting / Pet Trainer / Pet Onboarding (Home-Based)
- Security Companies (Companies Providing Security Staff For Events, Clubs etc)
- Multi-Service Store / Money Transfers / Parcels / Tickets
- Auto Detailing (Homebased or Mobile)
- E-commerce & Dropship - Online Retailers
- Medical Staffing / Medical Billing / Dental Staffing
- Hospitality / Camping Resorts / Motels / Hotels
- Home Inspection / Insurance Claim Adjuster
- Mini Markets / Convenience Stores (No Gas Stations)
- Amusement and Recreation (Escape Rooms. ETC)
- Medical Facilities (Nursing homes, Hospitals, Rehab centers)
- Medical Officers (Dentists, Doctors, Scans & Blood work, Nutritionists)
- Pet Grooming Store / Salon / Spa
- Healthcare (Doctors, Dental, Offices)
- Grocery Stores / Supermarkets
- Funeral Services
- Pawnshops / Bin Stores
- Furniture Stores
- Insurance Broker (Homebased)
- Landscape (Mowing Lawns Only)
- Sneakers Sales (Must Have Location)
- Event Planning
- Import / Export
- Gas Station
- Gun Shop
- Vending Machine Supplier
- Parking Garages
- Cleaning / Janitorial

PROHIBITED

**Broker's
Car Sales
Church/ Religious Endeavor
Financial
Independent Artists (Singer, dancers, DJ, etc)
Real Estate Flipping
Sell / Buy Animals
Travel agency**