



ROWAN ADVANCE

Underwriting Guidelines

- ▶ Will fund A paper (2nd to 3rd position)
- ▶ Solid B paper (2nd to 4th position)
- ▶ Up to 5th position
- ▶ Funding amounts: \$10,000 to \$400,000
- ▶ Average term 7 - 8 months (up to 10 months)
- ▶ 200 days/40 weeks max terms
- ▶ Daily or weekly payments
- ▶ Up-front underwriting with hard offers
- ▶ Efficient and quick underwriting
- ▶ Fast and smooth back-end processing
- ▶ Underwriting turn times 1.5 hours (and quicker upon request)
- ▶ 550 minimum credit score
- ▶ 1 year time in business
- ▶ Minimal stipulations
- ▶ Aggressive early pay discounts available
- ▶ Quick funding turnaround w/ same day wire to iso and merchant

Industries We Love

Healthcare

- ▶ Doctors and Dentist
- ▶ Healthcare Equipment
- ▶ Pharmacies and Drug Stores
- ▶ Therapist/Behavioral health
- ▶ Urgent Care Clinics

Retail

- ▶ Bakeries
- ▶ Bars and Nightclubs
- ▶ Beer/Wine/Liquor Stores

Other

- ▶ Commercial Cleaning
- ▶ Gov't Contractors
- ▶ Manufacturing

Non-Preferred Industries

- ▶ Auto Repair (requires credit card or insurance deposits)
- ▶ Constructions (min 3 yrs TIB, min \$65k monthly revenue)
- ▶ Consulting
- ▶ Home Health Care with private insurance
- ▶ Security Services
- ▶ Staffing

Prohibited Industries

- ▶ Attorneys
- ▶ Gas Stations
- ▶ Financial Services (investing, lending)
- ▶ Gambling and Gaming
- ▶ Non-Profits
- ▶ Real Estate Brokers, Agents & Flippers
- ▶ Under \$100k trucking
- ▶ Car sales



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BUY RATES

<i>Buy Rate</i>	<i>Broker Commission</i>	<i>Bank Fee</i>
1.499	12%	5%
1.489	11.5%	5%
1.479	11%	5%
1.469	10.5%	5%
1.459	10%	5%
1.449	9.5%	5%
1.439	9.0%	5%
1.429	8.5%	5%
1.419	8%	5%
1.409	7.5%	5%
1.399	7%	5%
1.39	6%	5%
1.38	5%	5%
1.37	4%	5%
1.36	4%	5%
1.35	3.5%	5%

Full commission paid on renewals