

TBF- Underwriting Guidelines

TBF FUNDING GUIDELINES	SELECT	PREMIUM	STANDARD	HIGH RISK
RATE	1.30 - 1.35	1.35 - 1.40	1.40 - 1.499	≥ 1.499
TERM	≤ 200 business days	≤ 160 business days	≤ 120 business days	≤ 80 days
OFFER AMOUNT	\$50,000 - \$2mm	\$50,000 - \$2mm	\$25,000 - \$1mm	\$20,000 - \$500,000
CREDIT SCORE	700+	650 - 700	550 - 650	< 550
NUMBER OF NEGATIVE DAYS PER A MONTH	0-1	0-2	0-3	N/A
MINIMUM BANK DEPOSIT VOLUME	\$60,000			
SUBMISSION DOCUMENTS	Signed Merchant Application and 3 months recent Bank Statements	Signed Merchant Application and 3 months recent Bank Statements	Signed Merchant Application and 3 months recent Bank Statements	Signed Merchant Application and 3 months recent Bank Statements
DOCUMENTS UPON ACCEPTANCE	Drivers License	Drivers License	Drivers License	Drivers License
	Voided Check	Voided Check	Voided Check	Voided Check
	Signed Contract	Signed Contract	Signed Contract	Signed Contract
	Bank Verification	Bank Verification	Bank Verification	Bank Verification
POSSIBLE ADDITION DOCUMENTS (AS APPLICABLE, & TO BE INDICATED WHEN OFFER IS MADE OR UPON FINAL DUE DILIGENCE)	A/R - Client contracts	A/R - Client contracts	A/R - Client contracts	A/R - Client contracts
	Additional Bank Statements	Additional Bank Statements	Additional Bank Statements	Additional Bank Statements
	Proof of Ownership	Proof of Ownership	Proof of Ownership	Proof of Ownership
	Proof of Tax Lien Resolutions	Proof of Tax Lien Resolutions	Proof of Tax Lien Resolutions	Proof of Tax Lien Resolutions
	Tax Payment Verification	Tax Payment Verification	Tax Payment Verification	Tax Payment Verification
	Credit Card Statement(s)	Credit Card Statement(s)	Credit Card Statement(s)	Credit Card Statement(s)
	Financials	Financials	Financials	
DOCUMENTATION DESCRIPTION:				
A/R SUMMARY	Accounts Receivable Summary / Client contracts			
ADDITIONAL BANK	For Seasonal Merchants - Bank Statements from payback months of prior year			

STATEMENTS	
PROOF OF OWNERSHIP	K1 from tax return, Corporate Resolution, or Operating Agreement
PROOF OF TAX LIEN RESOLUTIONS	Proof of payment plan, or proof of tax lien satisfaction
TAX PAYMENT VERIFICATION	Form provided to TBF to confirm current tax payment status
CREDIT CARD STATEMENT(S)	Form provided to TBF to confirm current tax payment status
BANK VERIFICATION	Access to live bank account activity
FINANCIALS	Additional financial statements on a case-by-case basis (including P&L and Balance Sheet)