ERTC Bridge overview

Term	12 months
Payment	Monthly Intrest Only Or Tiered Weekly/Bi-weekly Payments
LTV	Up to 85% LTV.
Funding time:	3-10 days
Monthly rate	2-2.5%
Closing fee	4%

At Submission it is very important we receive the following

1. PLEASE, let us know upfront if there are any tax liabilities on the company or personally; by getting this information upfront, we can all save A LOT of underwriting time.

2. The below Items will be needed for the submission:

- 3 months business bank statements (main operating account)
- Signed merchant application
- Most recent tax return
- 2022 FY P&L and BS
- Form 941
- Form 941-X (Signed by the owner and paid preparer)
- Proof of Submission (Mailing receipts or confirmation of delivery from the IRS)
- Employee ERC calculation breakdown per quarter associated with the corresponding filed 941-X form
- Proof of eligibility (eligibility criteria)

  -government-mandated shutdown

  -Loss in revenue in accordance with ERC qualification (please have CPA sign and owner)

ISO GUIDELINES

CONTACT US
www.TVTCAPITAL.com
INFO@TVTCAPITAL.com
888-998-1674

PROGRAMS

	Unsecured		Asset Backed Loan			
	Working Capital Advance / Term Loan	Line of Credit	Commercial Real Estate	Equipment	Venture Debt Facility	2nd Position Subordinated Real Estate Loan
Details	+ Daily / Weekly / Bi-Weekly / Monthly* Options + Inquire about monthly program + Discount for early payoff with pro-rata interest	+ One balloon payment upon maturity + Discount for early payoff with pro-rata interest + Invoice / AR Backed or Senior Facility	+ Interest Only with Balloon Payment Option or Fully Amortized + Monthly Payments + New Purchase of Refinance + Up to 75% LTV		+ 100% stock / I.P. secured + Priced at most recent funding round valuation + Up to 3:1 coverage	+ Residential or Commercial + Pending Available Equity + Can be used as kicker collateral for business loan or line of credit
Terms	1 - 36 Months	1 - 6 Months	6 - 36 Months			
Amounts	$50,000 - $20M	$50,000 - $5M	$50,000 - $20M			
Rates	25% - 35%	2.5% - 3.5% Monthly	15% - 20%	18% - 25%	17% - 22%	25% - 35%
Positions	Option to Consolidate Existing Debt and Positions. Prepayment Discounts Available.					
	1st - 3rd	1st - 2nd	1st			2nd
Restrictions	Auto Sales, Property mgmt, Law Firms, & similar w/ pass-through revenue | $150k/mo min. revenue required for Trucking & Construction					
Requirements	Time in Business 1 Year Minimum, Total Debt Servicing 25% Maximum, Majority Ownership on Contract, No Open Bankruptcy					

Processing Time

Up to $500k: 24 Hours or Less
$500k or More: 48 - 72 HRS

Underwriting Process

- Merchant Interview
- Bank Verification
- Background Search
- Public Record Search

Onboarding Requirements

- Signed Application
- Last 3 Months Bank Statements
- Drivers License
- Void Check

Final Underwriting Stips

Up To $150,000	Over $150,000
Proof of Ownership via tax return or incorporation documents	
Rent Verification	
AR & AP Reports if applicable	
	Full Financials (2021 - YTD)
	8821 Forms