

# FUNDINGMATRIX

|                         | 1st Pos   | 2nd Pos   | 3rd Pos   |
|-------------------------|-----------|-----------|-----------|
| MAX FUNDED AMOUNT       | \$150K    | \$300K    | \$300K    |
| MAX TERM                | 10 MONTHS | 12 MONTHS | 11 MONTHS |
| DAILY / WEEKLY          | ✓         | ✓         | ✓         |
| MIN. FICO               | 620       | 520       | 520       |
| MIN. TIME IN BUSINESS   | 3 YEAR    | 1 YEAR    | 1 Y E A R |
| MAX NSF                 | 1         | 5         | 5         |
| MIN. # OF DEPOSITS      | 8         | 5         | 5         |
| MAX REMIT               | 10%       | 30%       | 32%       |
| EARLY PAY OFF DISCOUNTS | ✓         | ✓         | ✓         |

## PREFERRED INDUSTRIES:

Restaurants, Wholesalers, Liquor Stores, Retail, Medical, Manufacturers - Minimum 15K average monthly.

## NON-PREFERRED INDUSTRIES:

Construction, HVAC, IT, Consulting, Landscaping, Auto Repair, Insurance, Law Firm - Minimum 70K average monthly, **No 1st Position.**

## RESTRICTED INDUSTRIES:

Financial Institutions, Cannabis, Collection Agencies, Gas Stations, E-Commerce, Home Care/Home Health, Used/New Auto Sales, Transportation, Trucking, Non-for-Profit, Bail Bonds, Check-Cashing, Forestry, Medical Billing, Precious Metals/Jewelry, Property Management, Religious Entities, Real Estate Investment, Staffing, Travel agencies, Childcare, Petroleum, Oil Drilling.

## RESTRICTED STATES:

AK, CA, L.A. Miami-Dade,  
UT, HI, NYC, and PR.

## CONTRACT OWNERSHIP:

Minimum of 51%

## ISO SYNDICATION:

Up to 50%

## FOCUS AREA:

2nd-3rd pos (B-C paper), funding behind reputable funders. Funding 1st & 4th pos, case by case.

## REQUIRED DOCS:

A signed app, 3 recent banks + info on outstanding balances.

## STANDARD STIPULATION FOR FUNDING:

DL, VC, Merchant email, Bank verification, Proof of ownership, Payback months if seasonal.

## NEW SUBS / CONTRACTS / REVISION REQUESTS:

Submissions@vitalcapfund.com + merie@vitalcapfund.com For more info and ISO Agreement, call/text 404-259-7076

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