

Line of Credit

Product overview

Benefits

- ▶ Control what you draw, when you draw and what you pay
- ▶ No early repayment fees – pay off the line early and save
- ▶ Simple application, same day decisions, funding next-day

Underwriting Requirements

TIB	2 Years +
Personal FICO	650 +
Revenue	\$180k/ year or 15k monthly avg, avg 8 deposits/ month \$5,000 avg balance
Industries	See restricted list
Bankruptcies/ Foreclosures	None in the last 3 years
Existing MCA	Max third position, subject to risk and serviceability
Bank statements	Last 6 months
Ownership	At least 50%, no sole-proprietors or not-for profits
Additional documentation	Underwriter discretion
Geography	Everywhere except Nevada, Vermont, and Dakotas
NSF/Negative days	6 in one month; 24 overall/3 in one month; 9 overall

Product features

- Amounts from \$10k – \$250k
- 9 - 18 month terms*, weekly and monthly payments
- No origination fee, only draw fees 1.99%-2.99%
- \$5000 minimum draw amount
- Simple interest beginning below 1% a month

*This product is a revolving line of credit therefore each payment replenishes the line and with each draw, the term is re-amortized for another 9 - 18 months.

IMPORTANT: NO STACKING POLICY

This does not allow for additional financing.

Funding the customer with additional proceeds is a violation of the Partnership Agreement.

Flexible Line of Credit

Designed for your cash flow needs; stock up on inventory, cover a receivable drag or fulfill more orders.

Fast

- Quick and easy online application submission process with decisions in less than 3 hours
- Same-day decision and next-day funding
- Seamless online activation process

Flexible

- Repay early with no penalties
- True revolver – each payment replenishes available financing
- Draw as much as you want whenever you want

Affordable

- No origination fee or maintenance fee
- Only pay for the funds used for how long they are used. Interest is accrued daily based on outstanding balance.
- Every new draw gets an additional term to make all payments